DOCUMENT RESUME

ED 117 509 CE 006 187

TITLE	Indiana Resource Guide for Consumer Education and Home Management: Working Papers.
INSTITUTION	Indiana Research Coordinating Unit, Indianapolis.
PUB DATE	Mar 70
NOTE	145p.
AVAILABLE FROM	Vocational Instructional Materials Laboratory, Department of Vocational/Technical Education, Indiana State University, Terre Haute, Indiana 47809
EDRS PRICE	MF-$0.83 HC-$7.35 Plus Postage
DESCRIPTORS	Concept Teaching; *Consumer Economics; *Consumer Education; *Curriculum Guides; Home Economics Education; *Home Management; Learning Activities; Money Management; Resource Guides; *Secondary Education; Unit Plan

ABSTRACT

The guide presents units of instruction for secondary consumer education and home management education which were developed at a workshop. The subject areas covered by the units, their teaching time, and suggested grade level areas are as follows: (1) organizing resources (one to two weeks, grade 7), (2) making personal and consumer decisions (two parts, each three to four weeks, grade 8), (3) managing human resources within the family (three to four weeks, grade 9), (4) managing family finances for development of purchasing power, financial security, and knowledge of family economic activity (four to five weeks, grade 10), and (5) educating the consumer for managing the family's resources (one semester, high school, non-majors or non-minors in home economics). Each unit divides the subject area into concepts which are further divided into sub-concepts. For each sub-concept, objectives are presented followed by a list of generalizations with corresponding learning experiences. The learning experiences include a wide variety of individual and group activities. Some activities are based on the materials listed in the comprehensive multimedia bibliographies which follow all but the last unit. (MS)

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INDIANA RESOURCE GUIDE

for

CONSUMER EDUCATION

and

HOME MANAGEMENT

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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WORKING PAPERS

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RESOURCE GUIDE FOR CONSUMER EDUCATION AND HOME MANAGEMENT

Working Papers

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RATIONALE AND ACKNOWLEDGMENTS

Management is a process which may be taught with the emphasis either on the process or on the resources managed. In these working papers the emphasis is primarily on the management process and secondarily on the resources to be managed.

Following the learning experiences suggested in these materials, the concepts in management must be applied to the resources to be managed in all other subject areas--food and nutrition; housing; clothing, textiles, and related arts; and human development and the family.

Few pupils will learn to manage merely by observing the teacher's good management or by allowing other individuals to manage for them. If pupils are to internalize management concepts, they must consciously perform some managerial activities.

The materials for the Resource Guide for Consumer Education and Home Management were developed at Purdue University during a workshop in the summer of 1969. The workshop was under the direction of Professor Mary Lou Foster, Dr. Sarah Manning and Dr. Joyce Terrass.

Participants in the workshop were as follows:

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LEVEL I
or
Grade 7

(1-2 Weeks)

SUBJECT AREA CONCEPT: ORGANIZING RESOURCES

Unit Concept I: Recognizing Possessions as Resources

Sub Concept A: Human Possessions

Sub Concept B: Non-Human Possessions

Objectives:

1. To define resources.
2. To identify possessions as resources.
3. To state the difference between human and non-human possessions.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Resources are those human and non-human means used to achieve what one wants.	1. Buzz groups discuss a written situation in which the things needed to solve a problem are identified. a. Groups share findings b. List all the things that are useable and identify as resources. c. Class develops a list of resources available for personal use.
2. Resources are anything useable.	
3. Possessions can be used as resources.	2. Brainstorm using a possession, such as money or energy. Discuss how it may become a resource.
4. Human possessions are time and energy, attitudes and interests, skills and talents, and abilities and knowledge.	3. Radioscopics: Identify human and non-human possessions.

Note: The numbers preceding objectives, generalizations, and learning experiences are only for identification to facilitate the evaluation of the working papers.

5. Non-human possessions are material goods, money, and community facilities.

6. Human and non-human possessions may be used in unlimited ways to achieve what one wants.

7. Human and non-human possessions are influenced by or acquired from our environment.

4. Minute dramas show how one possession such as a skill could be used in many ways.

5. Bulletin boards show examples of possessions.

(Other learning experiences may be added.)

Unit Concept II: Organizing the Physical Environment

Sub Concept A: Arrangement of Personal Belongings

Sub Concept B: Area Arrangement

Objectives:

1. To state in own words the meaning of organization.
2. To describe ways of arranging personal belongings.
3. To list work areas found at home and at school where activities are performed.
4. To explain reasons for various arrangements of supplies within a definite area.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Organization involves arrangement of selected resources into some kind of logical order.	1. Brainstorm: The meaning of organization.
2. Organization is a planned way in which individuals and families carry out activities.	2. Game: a. Use unorganized pile of left shoes, all sizes mixed together. Time the selection of a single designated size. b. Use organized piles of shoes according to size. Time the selection of a size. c. Discuss organized state vs. the unorganized state.
3. Organization tends to make possessions more useable.	
4. Organization contributes to awareness of hidden possessions.	3. Write a definition of organization.
5. Choosing a way of arranging one's possessions varies with knowledge, abilities and materials available.	4. Role Play: "Can't Finder: Always on the Hunt; Never Get Througher and the Putter Offer."
6. Arrangement enables one to teach an organized state.	5. Discuss arrangement of personal belongings.
7. Orderly arrangement simplifies living.	6. Plan a different arrangement of personal possessions. Examples: purse, notebook, locker, tote-tray, etc.)
	7. Lab or evaluation: Actually arrange articles in the box or tray.

GENERALIZATIONS	LEARNING EXPERIENCES
8. Activities are performed in different areas of the home and school.	8. Read assignment.
9. Placement and arrangement of an area contributes to optimal performance.	9. Small groups locate activity areas within the home economics room.
	10. Individuals locate activity areas within their own home and report orally.
	11. Compile a listing of home and school areas with the activities performed in those areas.
	12. Crossword puzzle: Match areas with activities. (See attached sheet.)
10. Convenient storage tends to make organization easier.	13. Action Situation: Small groups explore an area. a. Select tools or equipment from that area. b. Explain where found. c. Determine reasons for placement. d. Return tools and equipment. e. Discuss guides used to aid in the return of tools and equipment to their original place.
11. Frequency of use, size and purpose of item influence where it will be placed.	14. Home Activity: Explore a specific area at home using a study sheet.
	15. Discuss arrangements.
	16. Follow up home activity. a. Use arrangement principles and rearrange supplies within an area. b. Report results to class.
	17. Visit school cafeteria to see the arrangement of areas and organization within the areas.

Unit Concept III: Planning Activities

Sub Concept A: Recognizing Demands on Personal Time

Sub Concept B: Organization of Time

Objectives:

1. To recall ways one uses time.
2. To compare how different teenagers use their time.
3. To describe how simplifying a job can make time available for a favorite activity.
4. To explain ways of performing a task using time-saving techniques.
5. To explain how making and following a plan releases time for other things one wants to do.
6. To identify organizational principles within a schedule.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Time is a resource available to everyone.	1. Introduce the concept of time with a basket containing items representing time. Examples: clock, sun dial, hour glass, calendar.
2. The demands on time vary, but the amount available is fixed.	2. Discuss ways one uses time.
3. Free time is the time which an individual may use as he wishes.	3. Assignment: Students bring to class quotes about time or develop a poem about time.
4. Time is affected by the plans of others as well as one's own plans.	4. List things you would like to do but don't because of lack of time.
5. The way one uses time sets the pace for one's accomplishments.	5. Students bring cartoons or pictures which have reference to time use.
	6. Organize a panel of parents and teenagers to discuss the following topic: "Use of Time After School."
6. Time used one way is not available for use another way.	7. Bulletin board: Show balance scale with clock on one side and activities on the other side.

GENERALIZATIONS	LEARNING EXPERIENCES
7. The amount of free time one has is related to age, activities, and ability to organize.	8. Interview other teenagers on how they spend their time after school. a. Keep record of time spent in doing various tasks. b. As a class compare and discuss results of interviews and time records.
8. Each person has his own idea about the good use of time.	9. Students construct a poster showing how they use their own time.
9. Attitude influences the length of time needed to complete a job.	10. Class keep a scrapbook on "How Teenagers Use Time."
10. Doing work that has to be done quickly and effortlessly leaves extra time for doing things one wants to do.	11. Discuss the following topic: "We find time to do the things we really want to do."
11. Breaking down complicated tasks tends to make them easier.	12. Each student time himself at a task. a. Repeat task trying to reduce the time. b. Compare the results of the two times. c. Discuss why the time varies.
12. Eliminating, combining, rearranging, and simplifying can be applied to jobs to make time available for a favorite activity.	13. Teacher demonstrates a time-saving technique. Example: ironing a blouse, setting up room to sew.
	14. Skit: Show unorganized way of doing a task and then show the same task in an organized way. Example: Getting dressed, setting up a study place, shampooing hair, doing nails.
13. Awareness of how personal time is spent can provide a realistic basis for developing a time plan.	15. Bulletin board: Show a combination lock with the following caption: "The Right Combination of Plans Unlocks Time for Other Activities."
14. Planning is thinking logically of future activities one wants to do.	16. Read assignment about the steps and principles of making a plan.

GENERALIZATIONS	LEARNING EXPERIENCES
15. Clearly defined plans help to accomplish what one wants to do.	17. Students develop a story about a teenager with many projects and little time. (See attached sheet.) a. Students complete story by planning the activities within a specified time. b. Discuss planning and organizing principles in the finished story.
16. A realistic time plan allows for flexibility.	
17. Planning can contribute to understanding of how a job is to be done.	
18. Evaluation of the plan upon completion can lead to new learnings for later experiences.	18. Resource person: Discuss "Organizing 24 Hours." Example: Airline hostess, college student, recent high school graduate with secretarial job, young nurse--telling how they fit all their activities into a schedule.

RESOURCE MATERIALS

THE BUSY TEENAGER

Grade Seven
Unfinished Story

This story depicts a typical teenage girl, Linda, who has a full schedule during those hours after school.

Linda wants to make the basketball game this evening at 7:30. However, she has such fixed commitments as baby sitting, helping with the dinner by setting the table; then dish washing after the meal, completing her book report; then rushing to the beauty salon. She doesn't want to miss the exciting ball game.

Complete the story including ways Linda may complete or accomplish her projects and yet go to the game.

CROSSWORD PUZZLE

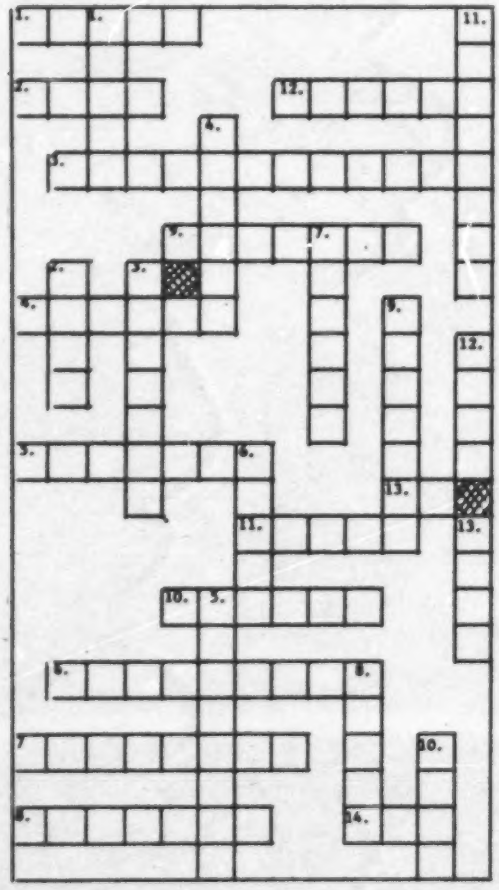
WHERE DOES IT HAPPEN?

Grade Seven

Fill in the word naming the area where each activity happens.

ACROSS

1. Keep my comb at school in my ?
2. Prepared salad for dinner and found knife in drawer near ?
3. Found seldom-used punch bowl and cups for serving after game refreshments above the ?
4. Made new dress in ? area.
5. Spent time thinking about plans for weekend in ?
6. Ate lunch at school in ?
7. Played TWISTER with brother and sister in ?
8. Washed soiled slip in ? area.
9. Ate midnight snack in ? when we had a pajama party.
10. Arrived at school and put books in ?
11. Prepared home assignment in ? area.
12. Came home from school and put coat in ?
13. Needed to analyze evening news for English assignment so watched ?
14. Found Chicago map for going to Grandma's in the ?



DOWN

1. Needed hot pad to remove cookies from oven and located it near ?
2. Checked hair before class in ? room.
3. Did study in literature on Longfellow in ? at school.
4. Made whipped topping for pumpkin pie and found electric mixer in ? area.
5. Practiced for football cheerleading ?
6. Studied recent clarinet solo and practiced in school ? room.
7. Came home from sock hop and put soiled clothes in ?
8. Stored outgrown clothes in ?
9. Pressed skirt before basketball game and put ironing board in ? room.
10. Helped rake leaves in ?
11. Brushed teeth before going to bed in?
12. Stayed at ? because hair was in rollers.
13. Put tall can of hair spray in ? of nail polish.

14

Answers to crossword puzzle.

ACROSS

1. Purse
2. Sink
3. Refrigerator
4. Sewing
5. Bedroom
6. Cafeteria
7. Gameroom
8. Laundry
9. Kitchen
10. Locker
11. Study
12. Closet
13. TV
14. Car

DOWN

1. Range
2. Rest
3. Library
4. Mixing
5. Outdoors
6. Music
7. Hamper
8. Attic
9. Utility
10. Yard
11. Bathroom
12. Home
13. Back

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LEVEL II
or
Grade 8

(3-4 Weeks)

SUBJECT AREA CONCEPT: MANAGING PERSONAL AND CONSUMER DECISIONS

Unit Concept I: Decision-Making

Sub Concept A: Identification of Decision

Objective:

To identify types of decisions and the process of decision-making.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Management is necessary in all areas of family living.	1. Present the terms management, decision-making, resources, alternatives, choices, consumer, etc. 2. Each student define one of the terms using the dictionary or texts and restate the definition in his own words. 3. Students complete crossword puzzle using terms and definitions used in management. 4. Bulletin board: Show cartoons depicting management decisions.
2. The ability to manage resources wisely increases satisfactions.	5. Identify and discuss available resources. Students role play using imaginary decision-making situations followed by class discussion of how more satisfaction could have been achieved.

Note: The numbers preceding objectives, generalizations, and learning experiences are only for identification to facilitate the evaluation of the working papers.

GENERALIZATIONS	LEARNING EXPERIENCES
	6. List activities you did yesterday which required choice or decision, such as study or watch TV, clean room or visit with friend.
3. Plans may incorporate more than one decision.	7. Buzz sessions: Small groups discuss plans they have made which call for more than one decision and how all decisions are interrelated.
4. Resources include time, energy, ability, knowledge, tools, and money.	8. Discussion panel: Panel members consider advisability of making, buying ready-made, remodeling, or altering clothing. Base decisions on the available resources.
5. The use of money may affect the use of other resources.	9. Students give examples in which time and energy save money and vice versa. Break into small groups and work up skits to illustrate.
	10. Compare and evaluate the time, energy, and money required when using convenience foods versus similar foods that need preparation.
	11. Students investigate various types of household equipment as to cost, availability, ease of care, efficiency, performance, etc. In reporting to class, students may use posters, pictures, and/or pieces of equipment.

Sub Concept B: Decision Process

Objective: To describe the qualities of workable alternatives.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Decision-making is a process which involves use of resources to achieve goals that are based on values and standards.	1. Provide each student a dittoed thought chart like the one below. Give students a chance to get started through class discussion and examples. Each student works with his own goals.
2. Effective organization is related to optimal use of resources.	2. List activities you would like to do but don't because of a lack of time and energy. How can they be included and accomplished?
3. Decisions on how much to spend on a purchase depend not only on the price but also on what other items one could buy for the same price.	3. Students use role-playing to dramatize a teenager anticipating how he will spend his first pay check from his first summer job, receiving the check, spending it, and how he feels afterwards. Example: Would he have been better satisfied if he had spent the money for something else?

	Goal 1	2	3	4
Values & Standards				
Resources				
Expected Results				

Sub Concept C: Characteristics of a Good Decision Maker

Objective: To describe the difficulties encountered in making decisions.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Understanding and making conscious decisions may help to utilize resources more wisely and to make them go further.	1. Each student, after being given hypothetical situations and pictures from magazines or catalogs, will make an effort to choose wisely. The choice will then be explained to the group and defended if necessary.
2. Learning to manage time and interests wisely will enable one to meet his present goals in life successfully and thus strive for higher ones.	2. Arrange a bulletin board of possible future goals which most students will have in common. Using the bulletin board, discuss decisions related to the ultimate goal.
3. No matter how much or how little money one has, it is still important to plan carefully the way one uses it.	3. Students role play situations which involve varying amounts of money to show how planning is necessary to achieve the most satisfaction from any budget situation.
4. All human behavior is motivated by a desire for satisfaction of several different kinds of needs.	4. Students bring advertisements to complete a bulletin board depicting different human needs and how the manufacturer and retailers appeal to the consumer's desire to satisfy needs. Each student explains his advertisement and places it under the proper section on the board.
5. Risk and uncertainty in decision-making vary with people and situations.	5. Students read and discuss case studies where risk and uncertainty were involved in the decision.

Sub Concept D: Considerations in Decision-Making

Objective: To summarize the considerations in decision-making.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Everyone is a consumer of all human resources.	1. Students make group posters depicting one activity which makes use of all the human resources.
2. Management can be learned and can always be improved.	2. Students select a decision which they make regularly but which could be managed more effectively. Apply the decision-making process. Evaluate. Discuss ways evaluation can be used to improve future decisions.
	3. Discuss how management can be applied to all aspects of living, such as spending money, preparing and serving meals, selecting and caring for clothing, caring for the home, and using leisure time.
3. As one makes decisions, one practices management of himself.	Students work in small groups to present to the class examples showing how one manages oneself through other decisions. Example: Decisions made in arranging the kitchen make a big difference in one's performance and one's feeling about cooking.
4. Choosing a suitable job and doing it well can increase personal satisfaction.	4. Working in connection with the English teacher, students write a composition concerning the relationship of satisfaction with oneself to the efforts put forth in selecting and doing a job.

EIGHTH GRADE UNIT
MANAGEMENT
(3-4 Weeks)

SUBJECT AREA CONCEPT: MANAGING PERSONAL AND CONSUMER DECISIONS

Unit Concept II: Values and Goals Affecting Decisions

Sub Concept A: Identification of Values and Goals

1. Values
   a. Sources
   b. Ranking

2. Goals
   a. Short term
   b. Long term

3. Inter-relationships of values and goals

Objectives:

1. To identify values and goals.
2. To identify the importance of values and goals.

GENERALIZATIONS

1. Identifying and understanding values assist in making satisfactory decisions.

   a. Values are the principles by which we live.

   b. A value is quality that is considered worthwhile.

   c. The understanding of others' feelings, attitudes, and needs is increased by knowing their values.

LEARNING EXPERIENCES

1. Class analyze case studies using situations related to their age group. (See the suggestions in J.C.Penny magazine Forum, Spring and Summer, 1969.) Discuss values held in each situation and where these values were learned or what influenced the person to hold these values.

2. Brainstorm values from the class discussion. Write ideas on chalkboard.

3. Student writes in his own words the definition of value.

GENERALIZATIONS	LEARNING EXPERIENCES
	4. Bulletin board: Depict various values. A suggested title is "Everyone Wants Transportation." Show pictures of various modes of transportation. Include the phrase, "Values Are Seen in Your Choice." On the board have a box of situations that a person making a choice on transportation might have. The students draw the situations and tell about the values involved in the choice.
	5. Rank your values and try to decide which are most important to you. List the values on friends, nutrition, and clothes.
	6. Role play a situation of a father and son playing football together and identify their values.
2. Identifying and understanding goals assist in making satisfactory decisions.	7. Define types of goals, such as personal, family, and community, and short term and long term. Use a check of participation.
a. A goal is something an individual attempts to achieve.	8. Differentiate between goals and values. Choose a goal that several people hold. Role play to show how values may differ in the same goal.
b. Goal achievement begins with realistic goals and determination of resources.	9. Identify a recent personal goal. Analyze how and why it was chosen. What values are involved?
c. Individuals have multiple goals which often conflict with immediate needs, wants, and emergencies.	10. Make a plan for self improvement and analyze goals involved. Use a check list to determine completeness of analysis.
d. If no goals are present, no management can take place.	

GENERALIZATIONS	LEARNING EXPERIENCES
e. Priorities and relationships between goals need to be recognized.	
f. Freedom to set one's own goals is a strong motivating force.	11. Discuss self-actualizing as a motivating force after reporting on the article in J.C.Penny's Forum, Fall/Winter 1969.
g. Specific goals are more motivating than general goals.	12. A few students write a story about a young person's goals, resources, and background.
h. Achieving sub goals lends impetus to obtaining the major goal.	13. Prepare a bulletin board with a chart showing the relationship of small goals to the ultimate goal. Make up a hypothetical person and have a student sketch a picture of him.
	14. Identify sub goals and goals that will help a person become all that he can become. Show various routes the person can take.
3. Values serve as guides for developing goals.	15. Analyze relationship between values and goals. Use the situations of the bulletin board to assist discussion. Prepare a bulletin board showing pictures, cartoons, and jokes involving goals and values.
a. Goals are aims that grow out of values.	
4. Values and goals influence all aspects of living.	
5. Values and goals are motivating forces in management.	16. List your activities of yesterday and tell what values and goals might have prompted those decisions.
6. Learning to manage your personal and consumer decisions will enable you to meet your present goals and values and strive for higher ones.	17. List the idea that goals reflect values in the subjects of food, dating, clothes, or career.

GENERALIZATIONS

LEARNING EXPERIENCES

18. Explain how several recent purchases relate to your values and goals.

19. Read several case studies of people and their goals and values in relation to decisions made concerning grooming.

20. Discuss the goals, values, and decisions involved in whether to make or purchase a dress.

21. Divide the class in groups to prepare five case studies. Check the quality of the work.

22. Analyze five case studies and state the values and goals that seem apparent. State any conflicts between values and goals.

23. Students prepare a flannel board of decision-making situations. Class discuss goals and values that might be involved in the decision situations. Check quality of participation.

24. Objective test: Include the relationship between values and goals.

Unit Concept II: Values and Goals Affecting Decisions

Sub Concept B: Factors Influencing Values and Goals

1. Family
2. Personal relations
3. Experience
4. Attitude
5. Customs
6. Habits
7. Availability of resources
8. Mass communications
9. Advertising
10. Religious background
11. Fashion

Objectives:

To describe the factors influencing values and goals.
To summarize the effects of values and goals on decisions.
To demonstrate the ability to make rational choices among alternatives in accordance with one's values and goals.
To develop some abilities in making valid judgments in choosing goals which will fulfill values.

GENERALIZATIONS

1. Goals and values are influenced by many factors.

   a. Values are influenced by social and cultural influences.

LEARNING EXPERIENCES

1. Set up a role playing situation between Jane and her mother. Jane has just purchased some eye shadow. Her mother reacts to her wearing the eye shadow to school. Analyze the conflicting values and the influences on them.

2. Read and discuss articles on the factors influencing goals and values as affecting decisions. A few examples of factors influencing goals and values are as follows:

   a. Family
   b. Personal relation
   c. Experience
   d. Attitude
   e. Customs
   f. Habits
   g. Availability of resources
   h. Mass communications
   i. Advertising
   j. Religious background
   k. Fashion

GENERALIZATIONS

2. The family is the major socializing influence on person's values, goals, and decisions.

   a. Peers are a very strong influence on one's values and goals.

3. Clarification of values and goals is affected by management experience.

4. Attitudes gained through experiences generate the formation of values and goals.

5. Customs of family, community, and country facilitate the formation of one's values and goals.

LEARNING EXPERIENCES

3. Use facsimile of chart below to show relationship of personal and family values.

	Money	Clothes	Dating	Friends	Etc.
Family Values					
Personal Values					

4. What values and goals do your friends hold in relation to dating? Are your values and goals the same? Are they different? Why or why not?

5. Buzz groups: Discuss the following statement: Experience is the best teacher.

6. In a paragraph, state your attitude toward smoking. What values are apparent from your description? How did your attitude affect your values toward smoking?

7. Interview persons from other parts of the country or other countries to discover how their customs differ and how they influence values and goals.

8. Obtain a list of pen pals from all over the world. Each person write one person in another country. Report to the class on the values and goals of the pen pals and relate these to the influences of the country in which they live.

GENERALIZATIONS	LEARNING EXPERIENCES
6. Planning should take into account and should reflect both the personal habits and values of those involved.	9. Break into groups and prepare a skit showing habits their peers have. At the end of each skit ask the audience to state what values and goals might be connected with these habits.
7. Development and appropriate use of resources can help one reach goals. a. Planning the use of time, money, and other resources can bring greater pleasure to life.	10. Role play a situation in which a student purchases cosmetics. Determine whether the student will use cash or credit. Class buzz in groups and list how human resources were used to obtain the money or credit in order to purchase the cosmetics.
8. Mass communication affects the values, goals, and decisions of people all over the world.	11. Listen to a favorite radio station for one half hour. Make a list of the ways the radio station is trying to influence your goals and values. 12. From the newspaper, clip articles that might influence your goals and values or decisions. Prepare an oral report to give to the class.
9. The intelligent person is well informed on advertising techniques. a. Advertising is intended to influence consumer decisions.	13. Analyze advertising in group discussion and note the appeals that are made for the desire for friendship, appreciation, approval, and success. 14. Discuss how one can evaluate cosmetic ads on TV, radio, and written material. 15. Arrange a bulletin board of misleading ads as found for clothing, cosmetics, etc. Evaluate how these affect values and goals.

GENERALIZATIONS	LEARNING EXPERIENCES
	16. From a newspaper or magazine students select an appealing ad of a product other than food. Each student analyze her ad by answering such questions as the following: Do you like it? What kind of appeal does it have for you? How does this influence your values and goals? Can one trust commercials? Discuss.
	17. List the techniques and methods used to attract the consumer. Mark the most effective way.
	18. List religious beliefs that might affect your values and goals.

Unit Concept III: Consumer Rights and Responsibilities

Sub Concept A: Right to be Informed

Sub Concept B: Right to Choose

Sub Concept C: Right to Safety

Sub Concept D: Right to be Heard

Sub Concept E: Related Responsibilities of the Consumer

Objectives:

1. To explain the role of business in supplying information and in reacting to complaints and suggestions regarding a variety of safe goods.

2. To describe government's responsibility in evaluating and policing information and reacting to complaints and suggestions in order to protect the consumer in a competitive open market.

3. To identify the responsibility and right of the consumer to be fully informed about the product he rationally chooses.

4. To demonstrate the ability to express suggestions and dissatisfactions in the evaluation and use of safe products.

5. To explain characteristics involved in related consumer responsibilities.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Both business and consumer depend on each other in achieving mutual goals.	1. Discuss three mutual goals business and consumers might have.
2. An adequate supply of consumer information provided by business facilitates the sale and safe operation of products.	2. Study various forms of consumer information provided by businesses regarding products. Examples: Operating manuals, ads, labels.
	3. Discuss the results of inadequate and inaccurate consumer information on a business.

GENERALIZATIONS	LEARNING EXPERIENCES
	4. Identify the reasons for business consumer information.
3. A variety of goods supplied by business enables the consumer to choose products based on his peculiar needs and wants. or	5. Identify and discuss the variety of goods supplied by business for one or two types of products. 6. Predict the effects on consumers of having only one brand of good for each type.
4. Consumers save by buying the quality best suited to the way in which an item will be used. (Sears Educational Research Service.)	7. Students consider personal needs and wants as a basis for choosing a specific type of goods. Explain how that goods met your needs.
5. Variety and quality of goods available on the market reflect the demands of the consumer.	
6. Production of safe goods contributes to efficient use of the goods.	8. Study various goods for safety features. 9. List general safety features desired in all products. 10. Discuss the relationship between consumer safety and efficiency in use. 11. Discuss how safety in a product affects the use of the product. 12. Field trip to a factory: Observe the steps taken in production to insure safe goods.
7. Business reaction to suggestions and complaints of consumers promotes the quality of goods and services.	13. Several students interview various resource people from business reporting how they use consumer suggestions and complaints to the best advantage of the company and the consumer.

GENERALIZATIONS	LEARNING EXPERIENCES
8. Business and government action toward incorporating suggestions and resolving complaints of consumers facilitates cooperation between business and the consumer.	14. Panel discussion: Consider valid complaints or suggestions with various areas of "teen" purchases. Choose from the following: clothing, Hi Fi, accessories, cosmetics, and grooming supplies.
	15. Discuss the consumer's rights and responsibilities when he has been mistreated in a business transaction. Give examples.
	16. Arrange for a resource person from the Better Business Bureau.
	17. Students express their own or their family's experiences with reporting complaints to a business and/or to the Better Business Bureau.
9. Government must be aware of problems existing between business and consumers.	18. Discuss ways in which government gains information regarding business-consumer problems.
	19. List protective agencies which report on business-consumer problems.
10. Government responsibility for consumer information includes evaluating and policing business information.	20. List types of consumer information.
	21. Investigate how government regulates consumer information through references, government bulletins, papers, etc.
11. Policing business information facilitates quality and safety of consumer goods.	22. Observe TV programs and commercials and report on how consumer information was presented, what was presented, and evaluate the content of the information.
12. Relationships between business and the consumer are enhanced through government regulation of consumer information.	23. Case study: Analyze business-consumer situation where government regulation is lacking.

GENERALIZATIONS	LEARNING EXPERIENCES
	24. Discuss how business-consumer relationships are or can be improved through government regulation of consumer information.
13. A competitive open market provides a variety of products by different manufacturers at varying qualities and prices.	25. Investigate any type of store and record the number of breads and price of each brand for one type of goods.
14. Government protection of the consumer prohibits the sale of unsafe goods and services.	26. Investigate government regulation of unsafe goods and services.
	27. Students report information they gained from investigation to class.
	28. Class cooperate with the English department and write an article for the school newspaper to inform students on how the government protects them as consumers.
15. Government protection against misrepresentation, dishonesty, and fraud contributes to fair business-consumer practices.	29. Arrange for a resource person from the Chamber of Commerce to discuss and answer questions on how the government contributes to fair business-consumer practices.
16. Use of knowledge of new and available consumer information promotes intelligent decisions when buying goods and services.	30. Study all available consumer information on a particular product; make a choice of a product to buy; evaluate your decision based on the information you had.
17. Consumer responsibility to be informed includes knowledge and use of all new and available consumer information.	31. Conduct a class survey to determine types of consumer information students are aware of and use.
	32. Students plan and construct display showing types of information a consumer should know about.

GENERALIZATIONS	LEARNING EXPERIENCES
18. Consumer responsibility to be fully informed about goods and services contributes to making rational decisions.	33. Identify rational decisions. 34. Discuss how consumer information contributes to decision making. 35. Opposing panels discuss consumer responsibility to be informed.
19. An informed shopper has a better opportunity to obtain the best buy for the most he spends.	
20. Reading and following manufacturers' information promote safe, efficient, and effective use of products.	36. Use skits to show situations of following and not following manufacturers' information. 37. Arrange exhibits of misuse of products as a result of not reading manufacturers' information. 38. Poster contest: Illustrate proper and improper use of a product. Cooperate with the art department.
21. Dealing fairly and honestly with business results in acceptance of one's consumer responsibility.	39. Discuss how dealing fairly with business is a responsibility which the consumer should accept. 40. Make posters or bulletin board showing consumer responsibilities to business.
22. Comparative shopping leads to more effective use of money.	
23. Comparative shopping leads to selection of the best constructed product.	
24. Realizing the limitations of purchasing power enables the consumer to make wise choices according to needs and wants.	41. Identify sources of purchasing power. 42. Discuss limitations on purchasing power.

GENERALIZATIONS	LEARNING EXPERIENCES
	43. Students list limitations which they have on purchasing power.
	44. Socio drama: Show choice making considering needs, wants, and purchasing power limitations.
25. Expressing suggestions and dissatisfactions facilitates open communication between consumer and business.	45. Use skits of conversations between business and dissatisfied customers.
26. Reporting unlawful or unfair practices to proper authorities enables one to assume his consumer responsibility.	46. Define the term "proper authorities."
	47. Describe the procedure for registering valid complaints of goods toward business.
	48. Read a case study on a situation of unlawful or unfair practices.
	49. Write a letter of report based on the case study to proper authorities. Check form, spelling, etc., with English department.
27. Reporting unlawful or unfair practices to the proper authorities tends to help maintain a competitive open market.	50. Arrange for a resource person from Chamber of Commerce or Better Business Bureau to explain how reports help maintain competition.
28. Characteristics of related consumer responsibilities include some practices used in buying goods and services and consumer satisfaction influenced by selection.	51. Circular discussion: Include factors to consider in buying practices.
29. Use of the best purchasing method facilitates ease of payment by the consumer.	52. Use a case study of a consumer with personal background information and a variety of methods by which he might purchase a product. Students choose the best method of purchase considering the character's background.

GENERALIZATIONS	LEARNING EXPERIENCES
30. Considerate handling of goods promotes good customer-business relationships.	53. Role play various situations of handling goods in a store.
31. Most consumers find it necessary now and then to return or exchange merchandise.	54. Brainstorm different circumstances under which it is necessary to return merchandise.
	55. Call or write several stores to find out policies of returning merchandise.
32. Prompt return of defective merchandise facilitates development of satisfactory quality and service.	56. Role play situations between customer and clerk in the return of merchandise.
	57. Write a letter including all information to go with merchandise being returned by mail.
	58. Tell about "lemons" which were sent back.
33. Selection of the most desirable goods or service considering all the alternatives results in maximum consumer satisfaction.	59. Buzz group activity: Each group decide on selecting one item from a group of goods at varying prices with each member of the group presenting alternatives.
	60. Use a skit showing the process of selecting product considering the alternatives and emphasizing satisfaction of choice.

RESOURCE MATERIALS

Class Discussion Observation Checklist

KEY: V+ Volunteered constructive information
V- Volunteered but not correct or helpful
C+ Called upon and gave correct or helpful information
C- Called upon and did not know answer
Q+ Asked helpful questions
Q- Asked irrelevant question and wasted time

Students' Names	Date_____ Topic:	Date_____ Topic:	Date_____ Topic:
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			
11.			
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20.			

CASE PROBLEM

Directions: Laura Jane has a monthly allowance of $10.00 which must cover her expenditures, such as entertainment, soda fountain refreshments, hose, underwear, accessories, school supplies, dues to organizations, and gifts. Having difficulty in stretching her allowance to cover these items, Laura Jane has considered the changes listed below. Check with a + those things which would be wise decisions and with an 0 those that would be unwise. Discuss in the following paragraph your decisions and reasons.

_____1. Dropping out of the Girl Scout organization so she could save the 35¢ paid in monthly dues.

_____2. Limiting herself to 10¢ a day for confections and soda fountain refreshments.

_____3. Buying one pair of nylon panties for $1.00 at a department store instead of two pairs of panties at 79¢ per pair at a 5¢ to $1.00 store.

_____4. Limiting herself to one movie a week.

_____5. Limiting herself to 50¢ per week for confections and soda fountain refreshments.

_____6. Giving 15¢ per Sunday to church.

_____7. Giving 1¢ per Sunday to church.

_____8. Limiting herself to 50¢ per month for accessories.

_____9. Saving 25¢ a week to cover cost of gifts and larger items of wearing apparel that she might want to buy occasionally.

____10. Asking her father for a larger allowance.

____11. Allowing $1.00 per month for accessories.

____12. Buying ankle socks that wear longer but cost 85¢ per pair rather than the 49¢ she has been paying.

____13. Buying her English book with a classmate so she would have more money for notebook paper.

____14. Buying two kinds of paper--yellow paper for scratch paper and smooth finish for work to be handed in.

DISCUSSION:

Adapted from Evaluation In Home Economics, Indiana Home Economics Association, 1964.

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Measure of a Man (27½ minutes), black and white. Free. Modern Talking Pictures, 3 East 54th Street, Indianapolis, Indiana. Stability and foresight are key virtues of family happiness and security.

Spotlight on the Middle Millions (32 minutes), sound, color. Free. News Sales Promotion Department, 220 East 42nd Street, New York 17, New York. This film shows buying habits of people living in a metropolitan area.

Story of a Main Street Merchant (40 minutes), sound, color. Free. Association Films, Inc., 561 Hilgrove Avenue, La Grange, Illinois. A story of a merchant who has served his community for several years and looking back wonders if he lived up to the Golden Rule, the principles of honor, integrity, and service.

The American Customer (20 minutes), sound, black and white. Free. Modern Talking Picture Service, Indianapolis, 4, Indiana. A study of American shoppers, their likes and dislikes, and the many ways in which a successful retail company must strive to satisfy each customer.

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LEVEL III
or
Home Economics I

(3-4 Weeks)

SUBJECT AREA CONCEPT: MANAGING HUMAN RESOURCES WITHIN THE FAMILY

Unit Concept I: Influences of Family Expectations

Sub Concept A: Standard of Living

Objectives:

1. To state the meaning of "standard of living."
2. To define individual family values and goals.
3. To identify family values and goals which affect standards of living.

GENERALIZATIONS	LEARNING EXPERIENCES
1. A standard of living is what one wishes to attain.	1. Read text, Management For You, chapters 12 and 13.
	2. Discuss what a standard of living means.
	3. Students write their definitions of a standard of living.
2. Values are principles or qualities which one believes to be important.	4. Discuss what individual family values and goals are.
3. Goals are those things which one wants the most.	
4. Each individual must make decisions about how values and goals will be used.	5. Discuss how values determine one's goals.
5. Values and goals differ among families, therefore, resulting in different standards of living.	6. Each pupil write a paper about values and goals which affect his family's standard of living.

Unit Concept I: Influences of Family Expectations (continued)

Sub Concept B: Level of Living

Objectives:

1. To state the meaning of "level of living."
2. To identify socio-economic influences.
3. To list ways and means the family is affected by cultural influences.
4. To explain how technological changes continually affect the family.

GENERALIZATIONS	LEARNING EXPERIENCES
1. A level of living is what one has attained.	1. Read text, Management For You, chapter 13.
2. Good management and careful planning make possible a high level of living and an improved standard of living.	2. Discuss the meaning of level of living.
3. Socio-economic influences affect the level of living.	3. Each student write his definition of level of living.
4. Socio-economic influences are not the same in every family.	4. Use illustrated presentation with prepared transparencies.
5. Family traditions and environment affect the way of living.	5. Buzz groups: Students present socio-economic influences to class.
	6. Students list traditions within their families.
	7. Students discuss how tradition and environment have affected their families.
	8. Charades: Groups act out different traditions for class identification.
6. The family is always affected by change.	9. Brainstorm to recall changes relative to families that have occurred during the last ten years.
7. Technological changes are constant.	10. Panel present major classes of change and explain their effects.
	11. Summarize using "Forces For or Against Change." (See Work Sheet.)

Unit Concept II: Time, Energy, Talents and Skills as Family Assets

Sub Concept A: Increasing Effectiveness of Assets

Objectives:

1. To state in one's own words how work simplification principles can be applied in the home.
2. To explain how talents and skills can be improved.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Making and following a plan is helpful because work is done more efficiently and time is left for other activities.	1. Introduce work simplification principles using illustrated presentation.
2. The work simplification principles of rearranging, eliminating, combining and simplifying aid the homemaker in completing tasks efficiently.	2. Students select a household task and make a work plan in class. 3. Home experience: Simplify the selected household task using the work simplification principles. 4. Report orally home experience stating how work simplification principles were applied.
3. Each family member has talents and skills which can be used as family assets.	5. Make bulletin boards around the theme, "Talents and Skills as Family Assets."
4. Talents and skills are improved by body coordination and experience.	6. Present bulletin boards to class for discussion and interpretation. 7. Discuss how physical growth can improve a skill.

Sub Concept B: Utilization of Assets

Objectives:

1. To describe the purpose of the work curve.
2. To describe the factors which affect the capabilities of the worker.
3. To list jobs within the home.
4. To explain how human resources can be utilized to accomplish jobs within the home.
5. To recall how attitudes affect leisure.
6. To list how the pupil's leisure time is committed.
7. To explain why the need for change and/or recreation is essential as related to work.

GENERALIZATIONS	LEARNING EXPERIENCES
1. The work curve illustrates the input and output of the worker for efficiency.	1. Introduce work curve by means of a transparency. (See work sheet.)
	2. Students form conclusions regarding the work curve.
2. There are physical factors which affect everyone's level of work.	3. List on the board the factors which affect the worker's output.
3. Attitude affects the worker's accomplishment.	4. Discuss how the identified factors affect capabilities of the worker.
	5. Role playing: As a family unit, illustrate jobs done within the home.
4. The contribution of each family member to family resources will vary with maturity, ability, time and energy.	6. Experiment with different ways of doing household jobs and determine a preferred method.
	7. Groups rearrange an assigned area within the classroom and/or home.
5. Jobs are accomplished more efficiently when the work area is well arranged.	8. Pupils use question sheet, "Evaluate Steps of a Job," and apply to rearranged work area.
6. A questioning attitude aids in job analysis.	9. Report findings of rearranged work areas to the class.

GENERALIZATIONS	LEARNING EXPERIENCES
7. Leisure activities may be anything not classed as work or rest.	10. Students analyze what leisure means to them.
8. There are a number of ways in which leisure time may be committed and/or used by individuals.	11. Each student develop a list of his leisure activities according to the following categories: a. Time alone b. Time with others c. Services for others d. Personal development
	12. In groups of two, students compare lists and identify reasons for differences.
9. A change in a work situation is beneficial to minimize fatigue.	13. Divide students into groups according to the least liked task. Challenge the group to add enjoyment to the job.
10. Recreational activities depend upon the interest of the person.	14. One girl from each group serve on a panel to discuss the ways to add enjoyment to a task.
11. The lack of planning often results in a lack of balance between work, rest, and recreation.	15. Investigate and report recreational opportunities within the community.

Unit Concept III: The Family as a Productive Unit

Sub Concept A: Responsibilities

Objectives:

1. To list the student's responsibilities within the home.
2. To state why responsibilities are important.
3. To explain why the distribution of responsibilities differs among families.
4. To summarize how attitude toward responsibilities affects family production.

GENERALIZATIONS	LEARNING EXPERIENCES
1. High school girls have the ability to perform many of the household tasks.	1. Students write a paper describing their homes including specified information.
2. Distribution of responsibilities within the home is affected by size of house, age and number of family members, type of living, and physical characteristics of the home.	2. Students list their own responsibilities in the home.
3. An understanding of the importance of all family resources by all family members contributes to family unification, building of good relations, and family well-being.	3. Buzz groups: Discuss the advantages and disadvantages of dividing family responsibilities.
4. Responsibilities should be shared according to age, ability and other obligations of various family members.	4. Students categorize responsibilities of family members.
5. Resources differ among individuals and families.	5. Discuss the results of sharing responsibilities in caring for the home.
6. Mutual appreciation of the part each member plays in caring for the home strengthens family ties.	6. Make plans for redistributing responsibilities in the home.
	7. Show how appreciation of what family members do affects how an individual feels about household tasks.

Sub Concept B: Factors Influencing Satisfaction

Objectives: To list ways and means family members achieve satisfactions in the home.

GENERALIZATIONS	LEARNING EXPERIENCES
1. There is satisfaction in a job well done.	1. List ways of achieving satisfaction. 2. Students recall circumstances which contributed to their receiving satisfaction in a specific situation.

Sub Concept C: Maximizing Family Attainment

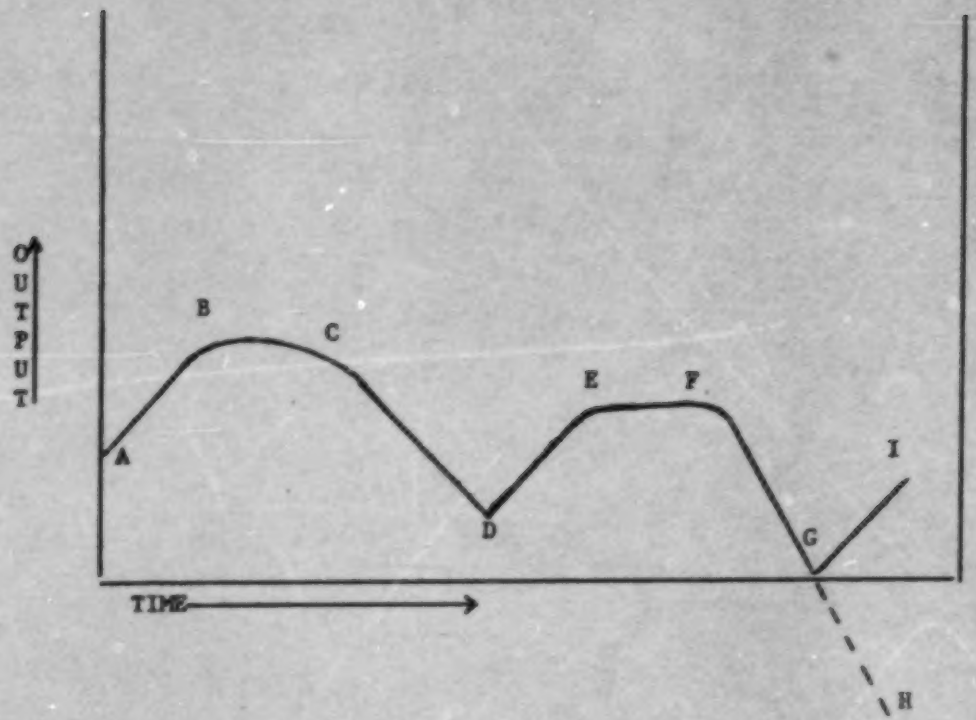
Objectives:

1. To explain the importance of families striving towards goals.
2. To summarize how family members contribute to family unification.
3. To summarize how the family provides for individual development.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Working cooperatively in a group makes a pleasant, successful family.	1. Students identify a goal their family has attained. 2. Students interview their parents to gain information on how the family reached the identified goal.
2. Each family member has a responsibility to contribute to the resources of the family.	3. Discuss the value of family cooperation in the home.
3. Family relations are strengthened when all members cooperate.	
4. Learning to manage one's resources provides for development of the individual.	4. Take a survey, "How the family has helped you develop as an individual." 5. Class tabulate and discuss the results. 6. Students make self-evaluation of strengths and weaknesses.

RESOURCE MATERIALS

WORK CURVE



COMPONENT PARTS OF THE WORK CURVE:

A	Beginning of work
A-B	Warm-up period
B-C	Plateau of greatest steady production
C-D	First major drop in production
D	Rest period
D-E	Second warm-up period
E-F	Second plateau
G	Second rest period
G-H	Cessation of end (exhaustion)
G-I	Anticipation of end

Gross and Crandall, Management for Modern Families (New York: Appleton-Century-Crofts, 1963), pp.226-227.

FORCES TOWARD AND AGAINST CHANGE IN HOME MANAGEMENT

Toward Change	Against Change
1. Technological advances affecting homemaker (equipment and products)	1. Investment already in homes and equipment
2. Mass communication techniques including advertising	2. Cost of technological advances
3. Mobility: a. Social b. Geographical	3. Traditions of a region or group
4. Existence of a melting pot for exchange of ideas	4. Isolation
5. Changing concepts of roles in family	5. Fear of neglecting family
6. Changing demands on time and energy: a. Additions to family b. Gainful employment of homemaker	6. Perfectionist standards 7. Time and energy involved in learning new methods
7. Emphasis on informality	8. Fear of being thought lazy

Gross and Crandall, Management For Modern Families (New York: Appleton-Century-Crofts, 1963), p.84.

EVALUATE STEPS OF A JOB

QUESTION TECHNIQUE

1. What is done? What is the purpose of the operation? Why should it be done? What would happen if it were not done?

2. Who does the work? Why does this person do it? Who could do it better? Can changes be made to permit a person with less skill and training to do the work?

3. Where is the work done? Why is it done there? Could it be done somewhere else more economically?

4. When is the work done? Why should it be done then? Would it be better to do it at some other time?

5. How is the work done? Why is it done this way?

TASK BREAKDOWN TECHNIQUE

1. Eliminate all unnecessary work.

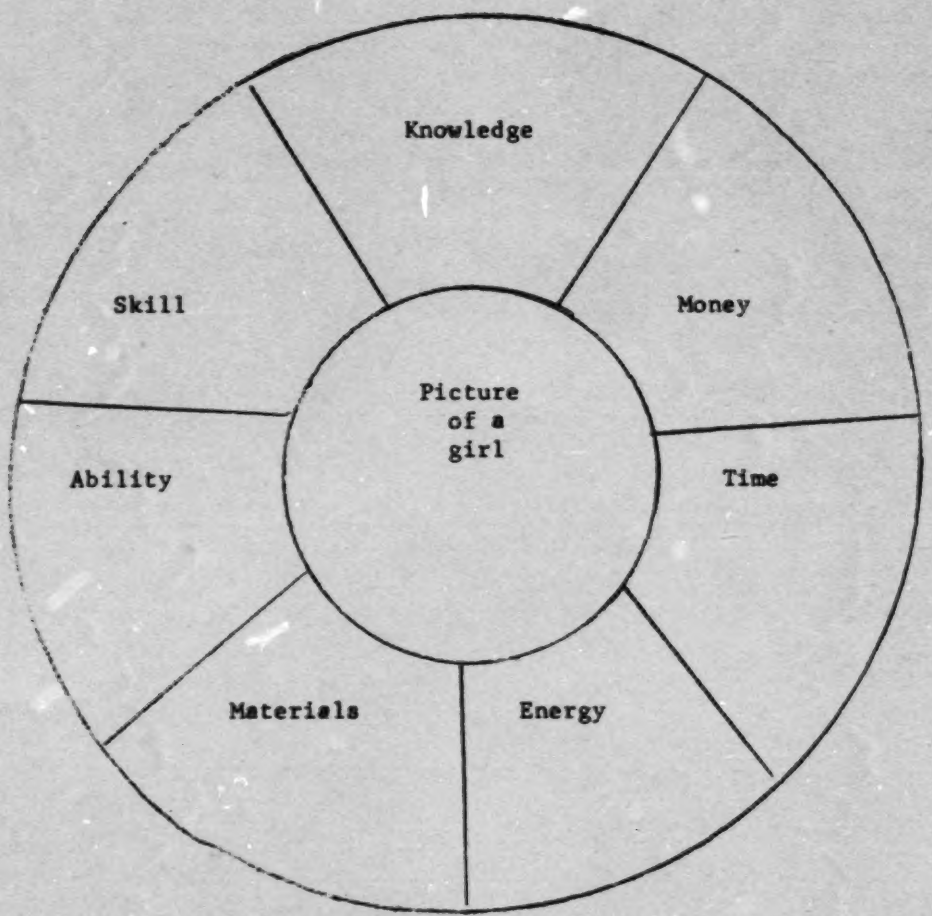
2. Combine the operations or elements.

3. Change the sequence of operations.

4. Simplify the necessary operations.

Ester Crew Bratton , and Rose E. Steidl, Work In The Home (New York: John Wiley & Sons, 1968), pp. 344-345.

FAMILY RESOURCES



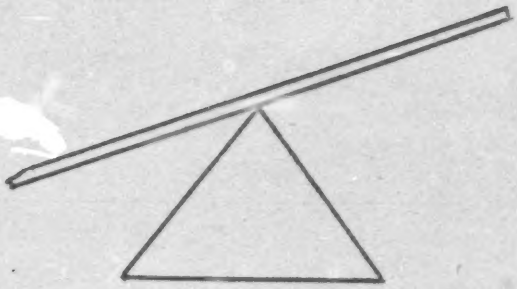
Suggestions:

Multi-colored wedges.
Add pictures or symbols to represent the areas named

Poster: WORK SIMPLIFICATION PRINCIPLES: Rearrange
Eliminate
Combine
Simplify

Physical

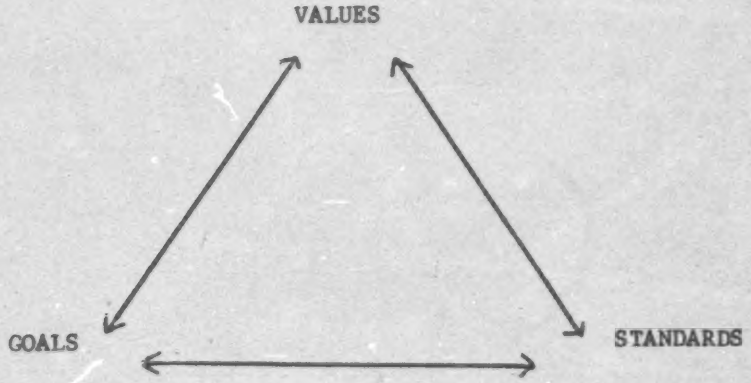
Mental



Emotional

Spiritual

Suggestions: Red background
Black letters
Green or blue balancer
Add representative pictures



Motivation in Management

Gross and Crandall, Management For Modern Families (New York: Appleton-Century-Crofts, 1963), p. 21.

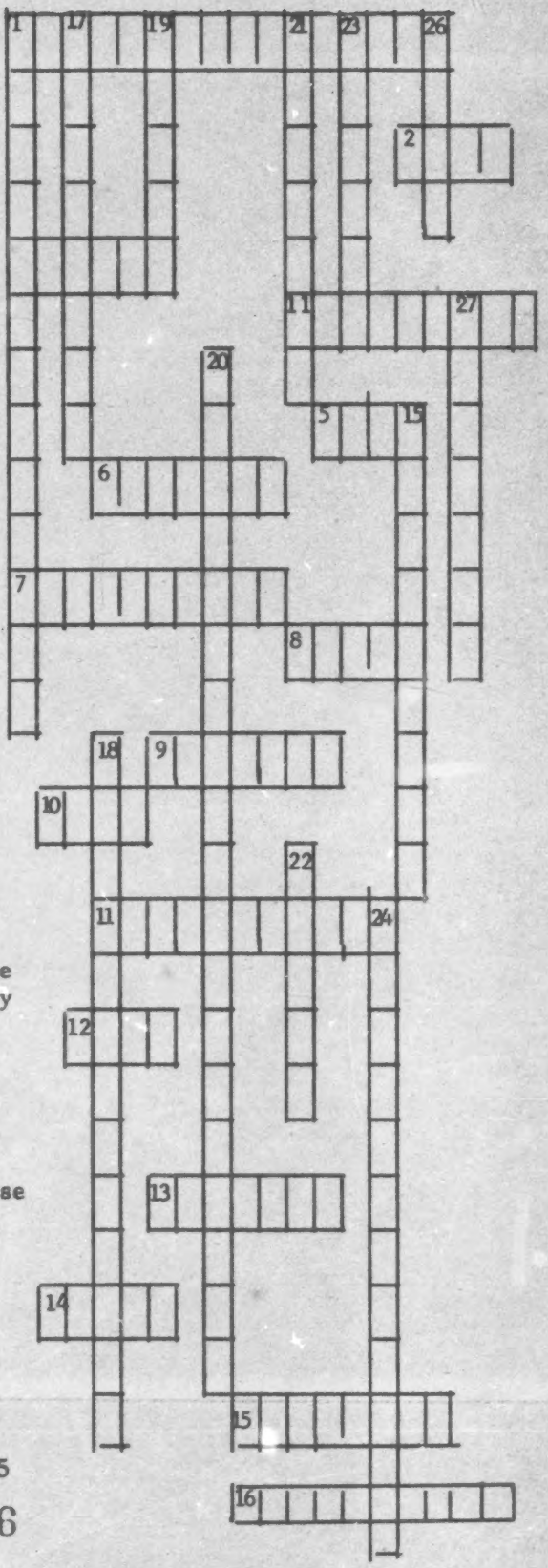
DIRECTIONS:
Fill in the blank with the word described.

ACROSS

1. The sum of what you want or your goals
2. Something desired but not necessary
3. Results of energy put forth
4. Those things we have to use
5. Time to relax and sleep
6. Influences of people most like yourself in inheritance and background.
7. Direction of activities toward achievement of goals.
8. Performance of labor for the benefit of another.
9. A natural capacity or gift
10. Things which are necessary
11. Your surroundings
12. Job content
13. Exhaustion
14. A developed ability
15. To make less complicated
16. Time to enjoy, not working time.

DOWN

1. Influences of those of a certain class of wealth and services accumulated.
17. Your feelings about something
18. The sum of what you now have
19. Something you consider valuable
20. Unpaid activities carried on by family members which could be paid for.
21. Non-work, non-rest time
22. Energy consumed
23. A learned principle or quality regarded desirable
24. Changes brought about by the use of machines
25. Learned from ancestors
26. Something you wish to attain
27. Put together



Answers to crossword puzzle

ACROSS

1. Standard of living
2. Want
3. Output
4. Resources
5. Rest
6. Culture
7. Management
8. Service
9. Talents
10. Need
11. Environment
12. Work
13. Fatigue
14. Skill
15. Simplify
16. Recreation

DOWN

1. Socio-economic
17. Attitude
18. Level of living
19. Asset
20. Household production
21. Leisure
22. Input
23. Values
24. Technological
25. Tradition
26. Goal
27. Combine

WORKING TERMS

DIRECTIONS: The following terms will be used during the study of the unit, "Managing Human Resources Within the Home." Write the definitions in your own words.

1. Allocation

2. Assets

3. Attitude

4. Combine

5. Culture

6. Efficient

7. Eliminate

8. Environment

9. Fatigue

10. Goal

11. Household production

12. Input

13. Leisure

14. Level of living

15. Management

16. Needs

Working Terms (continued)

17. Output

18. Rearrange

19. Recreation

20. Resources

21. Rest

22. Security

23. Services

24. Simplify

25. Skills

26. Socio-economic

27. Standard of living

28. Talents

29. Technological

30. Tradition

31. Unification

32. Values

33. Wants

34. Work

35. Work simplification

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Fitzsimmons and White, Management for You. Philadelphia: J. B. Lippincott Company, 1969.

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Gellerman, The Management of Human Relations. New York: Rinehart and Winston, 1966.

Gilbreth and Gilbreth, Cheaper by the Dozen. New York: T. Y. Crowell and Company, 1948.

Goodyear and Klohr, Managing for Effective Living. New York: John Wiley and Sons, Inc., 1965.

Gross and Crandall, Management for Modern Families. New York: Appleton-Century-Crofts, 1963.

Lewis, Burns and Segner, Housing and Home Management. New York: MacMillan Company, 1961.

McDermott and Nicholas, Homemaking For Teenagers--Book 1. Peoria, Illinois: Charles A. Bennett, 1966.

Nickell and Dorsey, Management in Family Living. New York: John Wiley and Son, Inc., 1967.

Raines, Managing Living Time. Peoria, Illinois: Charles A. Bennett Company, 1966.

Starr, Management for Better Living. Boston: D.C. Heath and Company, 1963.

Steidl and Bratton, Work in the Home. New York: John Wiley and Sons, 1968.

Wallace and McCullar, Building Your Home Life. Philadelphia: J. B. Lippincott, 1966.

PERIODICALS

"How to Keep a Flow of Space," House & Garden. April, 1969.

"Keeping a House with Emily Taylor," Good Housekeeping. April, 1969.

PERIODICALS (continued)

"Learning About Culture," Journal of Home Economics, Vol. 59. April, 1967.

"Nothing is Ours Except Time," Holiday, May, 1968.

"Resting," America. V. P. McCarry, August 17, 1968.

"Six Families Make Identical Space Unique," House and Garden, April, 1969.

FILMS

*Jobs for Application of Motion Economy.

*Home Management Work Analysis Method 2.

*Motion Economy as Applied in the Kitchen.

*Motions Take Minutes.

Motion and Time Study (1950), 16 mm., 9 minutes, sound, Southern California.

Motion Study on the Job (1958), 16 mm., 25 minutes, sound, Iowa University.

Notion About Motion (1961), 35 mm., 48 minutes, sound on tape, Minnesota.

Our Family Works Together (1958), 16 mm., 11 minutes, sound, Churchill-Wexler.

Step-Saving Kitchen, USDA, $2.25. 14 minutes, color, sound. USDA designed kitchens showing many conveniences that can be and should be built into a kitchen.

Story of Human Energy (1952), 16 mm., 9 minutes, sound. Modern.

*Study of Kitchen Work--Breakfast.

*Study of Kitchen Work--Dinner.

Yarn About a Kitchen, Iowa, $5.50. 20 minutes, color, sound. Time and motion study of a kitchen plan, comparing the work and walking required to prepare the same meal in two kitchens.

*These films are available from the Purdue AV Center. All of these films are in black and white, and silent.

FILMSTRIPS

The Road to Responsibility, Procter & Gamble, color.

What Are Job Families, Visual Education, color.

LEVEL IV
or
Grade 10

(4-5 Weeks)

SUBJECT AREA CONCEPT: MANAGING FAMILY FINANCES FOR DEVELOPMENT OF PURCHASING POWER, FINANCIAL SECURITY, AND KNOWLEDGE OF FAMILY ECONOMIC ACTIVITY

Unit Concept I: Factors Influencing Purchasing Power

Sub Concept A: Consideration of Goals and Values of the Family.

Sub Concept B: Types of Income

Sub Concept C: Influences on Patterns of Spending

Sub Concept D: Credit

Sub Concept E: Checking Accounts

Objectives:

1. To explain the standard of living and the level of consumption.
2. To identify the different types of income.
3. To compare the types of income.
4. To compare patterns of spending in relation to family cycles.
5. To make a spending plan according to their own future needs.
6. To define types of credit.
7. To explain how one establishes and maintains credit.
8. To explain the use of a credit card as an instrument for credit.
9. To compare the costs of credit.
10. To identify and compare the sources of credit.
11. To identify the outcomes of mismanagement of credit.
12. To state the needs for possible financial counseling.
13. To summarize the use of credit.
14. To explain how to handle a checking account.

Note: CONSUMER EDUCATION RELATED TO FAMILY FINANCES is suggested as an identifying course name for Level IV.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Financial management enables the family to be master rather than subservient to their income. a. Values and goals should be carefully considered to enable one to make wise use of his resources. b. Management of their finances enables a family to plan for their standard of living. c. Management of their finances facilitates family spending to raise their level of consumption.	1. Use Modified Cutler Instrument to determine standard of living. (Forced paired comparison on values) 2. Pre-test to illustrate values and goals. A power column instrument could be useful. 3. Read Chapter 1 from Your Family and Its Money. Opposing panels review main points of chapter. 4. Divide into groups: Discover how various families achieve their goals from "How America Lives" series from the Ladies' Home Journal. 5. Discuss how the occupation of the wage earners may affect the income of the family. Introduce the thought that education may determine total life earnings. Assignment: Find statistics showing this relationship.
2. Because of its flexibility, money is important in representing decisions not yet made and alternatives not yet chosen. a. Lifetime earnings influence the purchasing power of a family. b. The ability to earn money affects the total wages and salaries of the family. c. The fringe benefits of a job contribute to the total amount of real income.	6. Buzz groups: Define examples of incomes. Explain how these incomes are related to each other. What factors influence income? How does education influence income? 7. Reconvene to present ideas. 8. Discuss: Ability to buy is thus a financial resource. 9. View filmstrip, Consumers in Action, (Institute of Life Insurance) to become oriented to a young family's demands on income.

GENERALIZATIONS

LEARNING EXPERIENCES

10. Select viewing groups for showing of filmstrip, Marriage and Money, from Institute of Life Insurance. Each viewing group assumes responsibility for one question for follow-up discussion. The following questions are suggested:

    a. How did the young couple learn to define goals and make decisions?

    b. What were some of their goals and decisions?

    c. List principles of sound money management seen in the filmstrip.

11. Circular discussion: No two families, even though they have identical incomes, will have identical needs and desires.

12. Debate: Families have become more dependent on money income over the last 20 years. (HFC)

13. Free group: Make bulletin board, "Add Cents and Sense to Your Dollars" (horn of plenty with play money or desirable goods) or "More Mileage for the Family Dollar" (footsteps laden with money).

14. Extra credit: Read and make written report from the following list of suggested readings:

    Money: Make It, Spend It, Save It, by Pauline Arnold and Percival White,
    A New and Different Summer, by L. M. Weber
    Buy Now, Pay Later, by H. Black
    Mama's Bank Account, by K. Forbes.

GENERALIZATIONS	LEARNING EXPERIENCES
3. Needs and wants above available income require wise money management.	15. Read Chapter 6 in Your Family and Its Money to become aware of alternatives in patterns of spending.
4. The family life cycle affects the patterns of spending in the family.	16. Use graph or transparency of graph of family income to answer following questions: a. How does the family life cycle change family spending? b. Explain the peaks of spending. c. Compare spending with income.
5. Planned spending enables a family to live comfortably with its current income.	
6. Planned spending and wise use of money make for increased satisfaction of the family and its members.	17. Construct chart based on family life cycles and demands on family income. Use at least two family life cycles. Compare.
7. No ready-made formula for family financial management may be developed due to the uniqueness of families.	18. Panel discussion: Considering the family life cycle, (a) at what time are expenses least? (b) At what time are expenses likely to exceed income? (c) When is there greatest need for savings? (d) How do the changes in the family life cycle apply to your family?
	19. Discuss the balance of consumption vs. production in the family. Devise simple scale with construction paper money bags and credit clouds of different sizes for one side and shapes of varying size illustrating expenditure on the other side. Name it the "Balancing the Spending Plan" game. Vary sizes of expenditures. Balance with production. State conclusions.

GENERALIZATIONS	LEARNING EXPERIENCES
	20. Bulletin board for hall display case or library display: "How to Balance Your Budget?" Construct a scale with weights of part-time income on the left and weights of consumption on the right.
	21. View filmstrip, Money Makes Cents, from National Consumer Finance Corp. Give special attention to idea of planned spending.
	22. Discuss: "Thought comes before action." Why and how are rational decisions needed to obtain needs and wants?
	23. Brainstorm for methods of handling an income.
	24. Circular discussion: Describe reasons and problems occurring with each method.
	25. Discuss methods of distributing money in the family. Discuss how they are affected by the spending plans of the family.
8. Keeping records may improve the usefulness of a budget.	26. List fixed and flexible expenditures in the family.
9. The budget (or plan) is a tool for financial planning.	27. Brainstorm reasons for keeping expense records.
10. Planned family spending is enhanced by a balance between money income and credit with goods, services, and taxes.	28. Drama: Cast of 6. Budgets or Bust, National Committee for Education in Family Finance.
11. A critical appraisal of advertising enables the consumer to buy wisely.	29. Viewing teams: Discover how a typical family develops a budget from the filmstrip, Budgeting for Better Living, Household Finance Corporation.

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GENERALIZATIONS	LEARNING EXPERIENCES
	30. Discuss basis of record keeping: a. Simple and easy to keep b. Convenient c. Adequate to show money received, amount and purpose of expenditures, and balance on hand d. Correlated with financial plan.
	31. Display and examine use of different methods of keeping expense accounts. Note: a. Use of envelopes b. Use of checkbook stubs and balance sheets c. Small notebooks for daily expenses d. Family expense account book.
	32. Discuss: What steps are helpful in planned spending? a. Take inventory. b. Decide on most needed and wanted expenditures. c. Give priority. d. Define purposes of each. e. Decide on quality and characteristics desired. f. Make organized shopping list to reduce impulse buying.
	33. Evaluate newspaper ads for those that "say nothing," "say little," "falsify," "say enough." Also use TV magazines.
	34. Divide class into panels. Distribute copies of Making the Most of Your Money, Institute of Life Insurance. Use evaluation techniques at the end of each chapter for quick comprehension. Use teacher questions, one per girl, for discussion.

GENERALIZATIONS	LEARNING EXPERIENCES
	35. Divide into groups of five: Each group select one topic in the booklet, A Date with Your Future, for a report to the class.
	36. Home experience: Use the booklet, A Date with Your Future, from Institute of Life Insurance, as a basis for making a spending plan to fit the student's future needs. Evaluate by teacher and student made checklist.
	37. Resource person: Social worker, extension agent, or financial counselor explains how he helps families to plan budget.
	38. Class project: Make transparencies for unit on "Planned Spending" or "Managing Money." Divide into groups. Each find source materials, i.e., magazines, cartoons, bank brochures, extension bulletins, Penney's and Sears' materials. Select one major idea. Develop and formulate idea onto paper. With teacher or audio-visual help, make transparency.
	39. Play Penney's game, "Financially a New Partnership." Select one couple for whole class, or divide class into four groups to use each case study.
12. Consumer credit permits the use of future income to satisfy present needs and wants; therefore, maintaining a good credit rating enables one to have the choice of using his future income now.	40. Word association as pre-test: The following words are suggested: collateral money management budget disposable income

GENERALIZATIONS

13. Establishing a credit rating enhances the family's ability to borrow money in an emergency and to establish credit with new vendors in the same or new localities.

14. Maintaining a good credit rating is essential for installment buying at a favorable rate.

15. The credit bureau facilitates the application for credit of persons with no previous rating.

16. Wise use of credit cards enables one to get the most advantages and the least disadvantages associated with credit cards.

17. Shopping for credit leads to wiser use of credit.

18. The increased costs of consumer goods are related to the costs of credit.

LEARNING EXPERIENCES

credit rating
delinquent
discretionary income
service credit
wage earner
bonuses
salaries and wages
repossession.

41. Orient class with Household Finance Corporation filmstrip, "How to Use Consumer Credit Wisely."

42. Read Chapter 7 in Your Family and Its Money for background on credit.

43. Resource person: Discuss the work of the credit bureau and the value of establishing credit to the individual.

44. From transparencies (teacher-made from National Consumer Finance Association, "Consumer Credit and You") decide what the creditor wants to know about the individual and what the individual needs to know about the lending agency.

45. Interview parents for list of advantages and disadvantages of credit cards. Discuss and add to list.

46. Make a mobile of four "C's" of credit. Construct four large "C's." Write name on one side and definition on the other side. (Character, Capacity, Capital, Common Sense)

47. Read Thresholds to Adult Living, p. 362, "How Much Debt Can A Family Afford?"

48. Brainstorm for items frequently bought on credit.

GENERALIZATIONS	LEARNING EXPERIENCES
	49. Select a credit problem from the "Surprise Box," either for mathematical solution to credit cost or choice of purchase method, with case studies.
	50. Circular discussion: "If the family uses credit wisely, they will make as large a downpayment as possible and take the shortest time possible to pay back the due balance."
	51. Debate: (English Department may wish to cooperate.) "A pay-as-you-go basis and buying where one pays cash contribute to definite savings for the family."
	52. List slogans such as, "Cash Is Better Than Credit," "Installment Buying Is Extravagant." Select one for debate.
	53. Examine samples of credit contracts. Use student-made checklist for content included.
	54. Divide class into groups for role play: a. Family b. Small Loan Company c. Department Store d. Bank.
	55. Use play money and credit contracts to purchase a color TV. Family should determine cost of credit and wisest method of purchase.
19. The different forms of credit make it possible for consumers to choose the form best suited to their particular needs and situations.	56. Construct crossword puzzle for credit terms and type of credit.

GENERALIZATIONS	LEARNING EXPERIENCES
20. The sources of credit are categorized by the type of lending institution. The type of loans may vary according to laws governing that lending institution.	57. Resource panel: A banker, small loan company manager, and department store owner discuss questions about types of credit, sources of credit, effects of truth and lending, and state laws that affect their services. 58. View film, Credit-Man's Confidence in Man (loan, Modern Talking Picture Service, Inc.). Review by asking, "Is credit man's confidence in man?" 59. Role play: Group of young women discuss charge accounts vs. installment buying vs. borrowing from bank or finance company vs. cash. 60. Examine credit applications from different stores. Decide what information you would want before giving credit to a stranger. 61. Select a major purchase, such as a washing machine or a portable dishwasher. View filmstrip, Money Needs Managing, for ways of handling this purchase.
21. Awareness of the dangers of mismanaging credit aids in avoiding pitfalls of credit. 22. The mismanagement of credit results in financial losses for the creditor and the debtor. Mismanagement of credit may cause emotional and social distress for the debtor.	62. Use case study on page 363, Thresholds to Adult Living. Discuss levels at which the family might have avoided financial disaster. Suggest alternative solutions. ("Going Broke in Ten Giant Steps"). 63. Students interview a family financial counselor, a lawyer, a judge, a social worker, or an extension agent to learn methods used to help families manage their money.

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GENERALIZATIONS	LEARNING EXPERIENCES
23. The wise use of checking accounts facilitates the accuracy of record keeping and substitutes for legal tender with a promise to pay.	64. Read pages 226-231, Your Family and Its Money, to answer the question, "What are three functions of checking accounts?" 65. Show examples of badly written checks by a fictitious name. Evaluate and list correct methods (procedures) for writing checks. 66. Give each student a void, blank check or construct a check. Student makes out a check properly to the person on his left and passes the check to payee. Payee will then endorse the check. Third person will use checklist for approval for cancellation. 67. Banker discuss the following ideas: a. Conditions under which a bank may refuse to honor a check b. Overdraft c. How to stop payment on a check d. Safe ways to pay bills by mail e. Value of a safe-deposit box and its cost. 68. Students take tape recorder and interview a banker. The following questions are suggested: a. What types of checks are available? b. What fees are charged? c. What do fees cover? d. What procedures must be taken to open an account? e. What happens to a check? f. How can a check be certified? 69. Review tapes in class.

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GENERALIZATIONS	LEARNING EXPERIENCES
	70. Panel discussion: Problem--Mr. Smith had many things on his mind. For three months he did not balance his bank statement with his check book. He received an overdraft from the bank. He failed to _____.
	71. Compare the following costs and convenience of various methods of transferring money: a. Money order b. Cashier's check c. Certified check d. Traveler's check.

Unit Concept II: Elements Determining Financial Security

Sub Concept A: Insurance

Sub Concept B: Social Insurance

Sub Concept C: Savings and Investments

Sub Concept D: Legalities

Objectives:

1. To identify elements of financial security.
2. To explain the benefits of owning insurance.
3. To identify types of insurance.
4. To compare types of insurance.
5. To identify the amount of security provided by social insurance.
6. To identify types of investments and savings available to a family.
7. To identify legal instruments which protect the family and ones which protect the lender.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Financial security contributes to the family's peace of mind.	1. Display pamphlets of financial security. 2. Discuss: Why financial security affects peace of mind? 3. Discuss: What is financial security? Why is it important? What happens if you do not have it? 4. Skit: Two women (or men) are discussing their Christmas shopping plans (problems). One belongs to the Christmas Savings Club. The other does not. 5. Make a mobile of the types of financial security with pictures on one side and types on the other.

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GENERALIZATIONS	LEARNING EXPERIENCES
2. Insurance provides protection against financial loss for the family.	6. View film, Life Insurance-What It Means and How It Works.
	7. Debate: One can never have too much insurance.
3. The cost of insurance is related to the shared risk with other policy holders.	8. View film, Time--Place to Grow.
	9. Discuss what the families in the film did and what else might they have done.
	10. Socio-drama: "I'll never buy life insurance--I don't believe in it.
	11. Invite an insurance agent to explain the types of insurance and their purpose. Prepare questions.
	12. View film, The Man From A.U.N.T.I.E.
	13. Complete crossword puzzle adapted from "Policies for Protection."
	14. Students report from pamphlets: Health Insurance, Some Consumer Facts and Life Insurance, Some Consumer Facts.
4. Insurance available as a fringe benefit with employment influences other insurance needs of the family.	15. Discuss newspaper articles telling of different accidents. Decide what type of insurance would have been best for the people involved.
	16. Place articles with solutions on bulletin board following discussion.
	17. Complete quiz using other articles.

GENERALIZATIONS	LEARNING EXPERIENCES
	18. Panel discussion: Use TV families as people needing insurance. What type do they need? Suggested families include the following: "Petticoat Junction" "My Three Sons" "Family Affair" "Dick Van Dyke" Soap operas.
5. Social insurance contributes to the financial security of the family.	19. List types of social insurance. 20. Interview social security agent. Report to class about why it is important for high school students to know about social security. a. Social security number is being used now for many identifications. b. Staying at a job for at least a quarter is important. c. Emphasize three year check program. d. Important applications. 21. View film, Your Social Security. 22. Report on pamphlet, Planning Financial Security. 23. Discuss chart of process of social security from Dept. of Health, Education and Welfare, Social Security Administration. 24. Pupils write paper: If my family was buying insurance for the first time, what would be the best policy (or policies) for them. 25. Complete comprehensive test on insurance.
6. Wise use of income may contribute to savings.	26. Buzz group: Discuss reasons for saving.

GENERALIZATIONS

7. The safety margin and expected return from savings and investments enable one to choose the type of savings and investments for the family.

8. By setting aside part of the income for productive purposes, current income is enlarged or enhanced by interest and dividends of savings and investments.

9. Having a will contributes to the security for families with minor children.

10. Making a will to protect the survivors promotes financial security.

11. Garnishments and liens tend to lower the financial security of the family.

LEARNING EXPERIENCES

27. Skit: Two pupils are discussing gifts for friends. One has been putting an amount in the bank each week. The other has not.

28. Debate: When a family saves, it denies the family what it could have now in order to have something later.

29. Panel discussion: When a family saves, it chooses not to spend on regular living expenses but on something else, such as a new car, insurance, education.

30. View film, Of Mutual Interest.

31. Interview resource people, bank personnel, savings and loan personnel. Explain savings account and other means of saving with the resources available.

32. Lawyer discuss who needs to make a will.

33. Panel discussion: Everyone needs a will.

34. Panel discussion or symposium. The following topics are suggested:

    a. Wills and estate planning
    b. Their contribution to economic security
    c. Their advantages and disadvantages
    d. Important considerations in drawing up a will.

35. Discuss pamphlets: Important Papers--
    Where Are They?
    What Are They?
    Are They Up To Date?

GENERALIZATIONS	LEARNING EXPERIENCES
	36. Formulate steps in making a will.
	37. View transparency with chart of how Indiana law of descent works.
	38. Skit: Family has decided to mortgage the house they are living in to pay two months' hospital bills. When they apply for the loan, they find a lien has been placed on their house by the real estate man who sold them the house. They still owe him $5000.
	39. Unit test: Include elements determining financial security.

Unit Concept III: Factors Affecting Buymanship

Sub Concept A: Factors Related to Price

Sub Concept B: Protection of Consumer Goods

Objectives:

1. To state the factors related to the price of goods and buymanship for the family.
2. To demonstrate the laws of supply and demand.
3. To define the use of CPI.
4. To explain how consumer behavior can affect the market place and the national economy.
5. To describe overhead costs of businesses and the effects on price.
6. To identify consumer surplus.
7. To explain how price is affected by value and cost.
8. To define protective laws (federal, state, local) for consumer goods.

GENERALIZATIONS	LEARNING EXPERIENCES
1. The ability of the family to operate effectively in the market (buymanship) is enhanced by consumer protection activities of government and private agencies and is constrained by price.	1. Pre-test in form of word association of terms related to this unit, such as the following: a. Advertising b. Discount store c. Guarantee d. Store services e. Quality f. Consumer protection.
2. The supply and demand of goods and services contribute to the changes (variances) in price. Bargaining influences the supply and demand for goods.	2. Committee design a bulletin board or poster to show how supply and demand and the money available are intertwined with seasonal variations or clothing fads. 3. Study and discuss, "If consumer credit were suddenly no longer available, how would it affect family levels of living, the economy, business (the entire market), you personally."

GENERALIZATIONS	LEARNING EXPERIENCES
	4. Discuss the following: An economist has said, "Every week 15 new products are introduced into supermarkets in the United States, but only five or six remain on the shelves for any length of time." Use this quotation as the heading for a bulletin board. Under it display pamphlets, clippings, and bulletins which will help the students gain insight into marketing.
	5. Working in small teams, pupils find answers to questions put forth to them about marketing.
	6. Students write down at least five ways they would like to spend $10. Assume that if you choose one of the five, you cannot spend the money in any of the other four ways. How would you make your choice for spending the $10. What values would influence your decision?
3. The previous use of money affects its availability.	7. Each time you spend $5 you give up other things you could buy with that $5. Think of the last item you bought costing $5 or more. Write down at least three other ways you could have spent that $5.
	8. In family spending, one major purchase often means giving up other things individual family members might like to own. Assume a family is considering a $500 color TV. Write down at least five other ways the $500 could be used by most families.

GENERALIZATIONS

LEARNING EXPERIENCES

9. Pre-test to determine how available or scarce pupils consider money to be. (Many students in our affluent society do not see money as a scarce resource.) Discuss how available money is to them:

   a. Is there anything you have recently wished you could buy?
   b. Why didn't you purchase it?
   c. Could you have bought it if you had not purchased something else?

10. Test again to see if students have realized the scarcity of money and the opportunity costs.

11. View film strip, The Role of the Consumer in the Market Place.

12. Follow with class discussion:

   a. Was Ann an informed consumer? Support your answer.
   b. Did she show skill in her choices? Support.
   c. How did she figure what the real cost was? (Real cost was measured by what she had to forego.)

13. Discuss proverbs such as the following:

   a. "Getting money is like digging with a needle, spending it is like water soaking into sand."
      (Japanese Proverb)
   b. "Money is like a sixth sense without which you cannot make use of the other five."
      (Somerset Maugham)

GENERALIZATIONS	LEARNING EXPERIENCES
	c. "He who buys what he does not need steals from himself." (Swedish Proverb) d. "He who buys what he does not want will soon want that which he cannot buy." (Anonymous)
	14. Discuss the last poor buy each student made. Analyze.
	15. Use a circular response to the topic, "How to spend yourself rich."
4. The expenditure patterns of American families affect the consumer price index (what a commodity's future price will be.)	16. Students watch local paper front page for the CPI.
	17. Show two different months' consumer price indexes on overhead projector. Discuss how much purchasing power has changed. Would $500 in the bank for a year earning 5% interest have really earned anything if the consumer price index went up 5% too?
	18. Discuss with persons from businesses which affected the rise or fall of the CPI what factors resulted in the change.
	19. Study transparency chart on consumer price index specific rises such as medical care costs.
5. Business overhead costs contribute to the price of the goods; therefore, anything which increases these peripheral costs tends to increase price.	20. Class discussion (or poster): Why does credit make business overhead go up?
	21. Brainstorm on "How or why is credit worth the price you pay for it through business overhead?" Summarize.

GENERALIZATIONS

LEARNING EXPERIENCES

22. Group debate after studying information on trading stamps on the issue, "Trading stamps raise prices." (Alternative: Use opposing panels with one being the positive and the other being the negative.)

23. Discuss some things customers do that raise the maintenance costs of businesses, such as careless handling of merchandise; using and then returning some item; shoplifting.

24. Discuss operating policies that increase business overhead. What are some of these policies and how do they affect the customer? Some operating policies to be discussed include the following:

    a. Fairness
    b. Reliability of Advertising and Selling
    c. Helpfulness
    d. Cleanliness
    e. Orderliness.

25. Shop in at least five places for one item. Report to the class on prices, features, guarantees, services and treatment received in different stores. Summarize findings.

26. View film, Too Good To Be True. Introduce advertising.

27. Invite a resource person to demonstrate the ideas behind persuasive selling, attractive packaging, and messages on labels. Students work together on a chart list of ideas entitled, "Getting Your Money's Worth."

GENERALIZATIONS

LEARNING EXPERIENCES

28. As special project volunteers conduct a survey on a set of mounted advertisements or on an item such as pre-soakers. Report findings as to the most popular and theorize why.

29. From a newspaper or magazine each student select what he considers to be a superior advertisement of a product other than a food product. Each analyze the advertisement by answering the following questions:

    a. Why did it impress you?
    b. What does the product contain, and how is it made?
    c. Is the product beneficial? In what way?
    d. Does the item carry any seals identifying its quality or evidence of authoritative scientific tests? If so, what are they?
    e. What explanation or description indicates the degrees of usefulness?
    f. What explanation or description is an indication of quality?
    g. Name any statements which appear to be evasive or misleading.
    h. Are any statements seemingly unethical because of direct statements or implications?
    i. Is the product harmful or dangerous? In what way?
    j. What kind of appeal did it have for you? Did you feel it below your intelligence?

30. Committee arrange a bulletin board of misleading "come-ons" or advertising as found in different areas such as food, clothing, cosmetics, appliances. Evaluate. Which appeals to the emotions? Why?

GENERALIZATIONS

LEARNING EXPERIENCES

31. One group present minute drama (for class reaction) in which they try to sell a new product to the class. Conclude with a summary of values gained.

32. List guidelines for the consumer in considering these "come-ons" in relation to money available for purchasing.

33. Develop a form for students to take home and complete the following:

    a. Select a one-hour time period on TV or radio (if possible one-half of class on each).
    b. Count the number of advertisements.
    c. Total the time of advertising in the hour.
    d. List products advertised.
    e. Note to whom each advertisement was directed.
    f. Find out where the consumer would buy each item.

34. Circular response to the question, "What are some services stores offer that the consumer may obtain, such as credit, delivery, and comfort?"

35. Discuss the following questions:

    a. Who pays for these services?
    b. What would be a customer's reasons for shopping at a store that offered many services even though he knew he was paying a little more for this service?

36. Circular response to the question, "Do businesses have a maintenance cost?" Support as to what kind they have or the reasons why they do not. Class summarize the responses.

GENERALIZATIONS	LEARNING EXPERIENCES
	37. Class discussion or committee researches after reading some newspaper articles about persons arrested on shoplifting charges. (Who pays for this, what is penalty, and what are the warnings posted?)
	38. Class give three reasons why prices for the same or similar items may be different in different stores.
	39. Committee arrange a display of cosmetic aids. Committee analyze and report on what is learned from consulting labels, findings from consumer reports, advertising "gimmicks," and relation of price to type of container.
6. Consumer surplus is related to the positive difference between value and price.	40. Define consumer surplus as being: a. Pay less for something than it is worth. b. Use longer than expected to do. c. Use for more purposes than expected.
	41. Use case study about a compulsive buyer who overbought and as a result had unused items. Class working in groups decide on the best way to handle these possessions. Outline some creative plans for getting something out of them.
	42. Use case study to show how consumer surplus may result from the above mentioned three ways. Use overhead projector or transparencies of cartoons to show these three ways.

GENERALIZATIONS	LEARNING EXPERIENCES
7. Value to the consumer is independent of market price.	43. Discuss why price tags cannot always be hung on the satisfaction received from the purchases. Recall purchases which cost little but gave satisfaction; those that cost a lot and gave little satisfaction; those that are expensive and gave much satisfaction; those that cost little and were worth less in satisfaction. Discuss how the ability to recognize quality and to predict the usefulness of a product may help one make a rational decision when choosing among alternatives.
	44. Discuss the following statement with circular response technique: "Choices made at home, rather than in the market are likely to bring more satisfaction."
	45. Consider the following quotation with circular response technique: "Everything is worth what the purchaser will pay for it." Do you think this is true, untrue, or that it depends on circumstances? Give reasons for your answer.
	46. Each student write down at least five things he would like to buy within the next three months. Now write each item's probable selling price. Check prices in a catalog and/or retail store. Compare guesses to actual prices? Are these items worth in value what the price is?
8. Varying sales taxes result in higher costs.	47. Class discuss the varying amounts of sales tax in different states and how it affects purchases of contrasting amounts. Example: What is Indiana sales tax (2%)? How much extra would you need to consider when making each of the following purchases:

GENERALIZATIONS	LEARNING EXPERIENCES
	47. (continued) a. $ 10.00 purchase b. 100.00 purchase c. 500.00 purchase? What are some sales tax amounts with which students are familiar in other states? (Illinois 5%, Maine 7%, Pennsylvania 5%.) How would the price vary on the $10.00, $100.00, and $500.00 purchases from the total prices figured for Indiana? Consider the total price including sales tax on a car purchased in Indiana as compared with buying it in Maine?
	48. Look over income tax forms to see how much sales tax is deductible. Discuss why this information is valuable in considering price.
	49. Bulletin board: "Do I Buy in Maine or Indiana?" Show income tax form with sales tax part outlined. Use play money with each bill having different state names and their sales tax rate on each bill.
9. The consumer is aided in his consumption of goods and services through federal, state, local, and private agencies.	50. Groups of pupils find which agencies aid the consumer and whether they are federal, state, local, or private and their functions. The information could be presented to the entire class through a symposium or panel of resource people or tape recordings of interviews with people from some of the agencies. Use a check list to identify the functions that apply to each. A fact sheet could be formed for community distribution. The data could be edited by a student committee, duplicated, and made available to other classes, organizations, etc.

GENERALIZATIONS

LEARNING EXPERIENCES

51. Discuss why the consumer needs protection and how and when to use the appropriate agency. Students write letters of commendation or complaint for a product or service purchased. Mail selected letters and examine the responses in class. Illustrate the value of expressing favorable comments to the business community and of prompt reporting of any fraud and misrepresentation.

52. Working as committees, each group in class do research on a particular type of hazardous consumer product. Compile findings into a class report for use when needed. The committees may want to explore what safeguards on each item are used as a service to the public.

53. Each member of the class watch TV for ads on products that might constitute a health or safety hazard. Keep a list of these items on the chalkboard or on a chart enlarging the list as new discoveries are reported. List ways consumers could help alleviate these hazardous commodities.

54. Consider ways family buyers are making use of these consumer protections and cooperating with these agencies as part of their consumer responsibility.

55. Review laws and codes regulating the marketing of new products. Committees invent new products and report to class which laws and codes would regulate future marketing of such products.

GENERALIZATIONS

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56. Plan a field trip to a food processing plant so students can see what measures are taken to assure that the product is clean and pure when it is packaged. List these measures and determine which are required by the government and which are voluntary on the part of the firm. Does the firm use additives in processing the food? Is this dangerous or protective?

57. Investigate and find out what information is required by law on labels for certain types of merchandise such as cosmetics, textile products, upholstered furniture. A display could be used here.

58. In the catalog or at home find several examples of guarantees or warranties. Committees prepare displays showing advertisements of seals of approval, actual merchandise with seals of approval, guarantees, and warrantees. Each student or group study two guarantees, and report answer to questions such as the following:

    a. What is period of coverage?
    b. Is it unqualified or debatable?
    c. How can the consumer recover his loss if the product does not measure up to expectations?
    d. Is warranty general in promises or specific enough to give the consumer confidence?
    e. Point out weaknesses or strong characteristics not previously covered.

GENERALIZATIONS

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59. View film, Approved by the Underwriters.

60. Working in groups, students evaluate labels. Suggest ways they might have been more informative. Report findings to class. The following criteria are suggested:

    a. Ingredients stated
    b. Instructions clear
    c. Cautions or warnings stated
    d. Standards clarified.

    Compare two labels and support why one is better than another.

61. View filmstrip, Better Labels.

62. Opposing panels: "We should, or should not, have a simple plan of grade labeling as an example of quality standards."

63. Use cartoon case studies on overhead projector or as poster or bulletin board. Use with class discussion to solve problem of which consumer protection agency would be most appropriate as a source of aid for each short case study.

64. Group of students study and report on problems that may result from failure to understand consumer rights and to accept consumer responsibilities.

65. Buzz groups: Discuss the meaning of Rousseau's words, "Never exceed your rights, and they will soon become unlimited."

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Life Insurance--What It Means and How It Works #1654. 13 minutes, free loan. Institute of Life Insurance, 277 Park Avenue, New York, New York 10017.

Of Mutual Interest. 13½ minutes, purchase for $60.00 or loan. Sterline Movies, New York, New York.

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NON-MAJORS OR NON-MINORS

(One Semester)

SUBJECT AREA CONCEPT: EDUCATING THE CONSUMER FOR MANAGING THE FAMILY'S RESOURCES

Unit Concept I: Facets of Management

Sub Concept A: Management

Objectives:

1. To state in one's own words the meaning of management.
2. To explain the relationship of management to attainment of personal and family goals.
3. To identify the components of the management process.
4. To recognize the contribution of organization in effective management.
5. To list considerations related to the steps in decision making.
6. To explain the way opportunity costs limit decisions.
7. To summarize factors involved in implementation of decisions.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Management encompasses processes that enable persons to realize their values and achieve goals through effective utilization of human and non-human resources.	1. (Forum, J.C.Penney Company, Fall, 1969, is devoted to "Self-Actualization Through Management of Resources." The teacher may find case studies, illustrative and reference material, ideas for learning experiences, etc.)
2. Components of the management process are making the plan, controlling the plan, and evaluating the plan.	
3. Organization is the result of management in the past.	2. Flannel board talk: Use a tested recipe as an illustration. Discuss: What results of past experience are in this recipe? If you were using the recipe, what helps would you have in equipment choice, arrangement of work place, ways of working?
4. Standing plans, past decisions related to physical environment, and habits influence current management.	

GENERALIZATIONS	LEARNING EXPERIENCES
5. Every decision alters the factors in subsequent decisions.	3. Role playing: Act out situations in which current choices are limited by previously made decisions, e.g., a. To wear a certain dress today. b. To buy a car or save for college.
6. Three phases of decision making are as follows: a. Consideration of alternatives b. Selection of one alternative c. Motivation toward that alternative.	
7. Factors that influence the difficulty of decision making include the following: a. Importance of results b. Difficulty of evaluating outcomes c. Closeness of cost of alternatives d. Closeness of satisfactions or dissatisfactions among alternatives.	4. Plan and present minute dramas to illustrate difficulties in decision making. 5. Discuss minute dramas: What caused the difficulty of the decision in each case? Summarize by listing the characteristics of difficult decisions. 6. Carefully read a case study of a family faced with an important decision. Write an analysis in which the decision and the alternatives are identified. Discuss the importance of the decision to the family; compare the costs of the choices and the satisfactions for each choice. 7. View the filmstrip, Marriage and Money, which may be purchased from Life Institute. Observe for later discussion: What big decision must Harry and Millie make? What choices do they have? What would you recommend? Be ready to support your statement. Why is this decision so difficult?

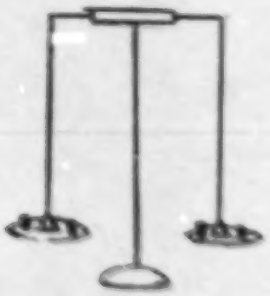
GENERALIZATIONS	LEARNING EXPERIENCES
8. If one makes a decision but never takes the first step in carrying out that decision, the decision was not actually made.	8. Write and present a skit in which - a. a person fails to follow through after a decision is made, or b. a person immediately acts on his decision. Tape skits and play back for discussion.

Sub Concept B: Resources

Objectives:

1. To list the various resources that may be managed toward the attainment of goals.
2. To explain the influence of certain characteristics of resources on their use.

GENERALIZATIONS	LEARNING EXPERIENCES
1. An awareness of available resources facilitates the attainment of goals.	1. Brainstorm for available resources. 2. Read short case studies and discuss resources used to attain goals. (Example: Wilhelm, Heimerl, Jellery, Student Activity Guide for Consumer Economics, 3rd Ed.)
2. Both human and non-human resources contribute to the attainment of goals.	3. Make a list of available resources and classify according to human and non-human resources.
3. The ability to substitute resources facilitates their use in attainment of goals.	4. Brainstorm to find out certain characteristics of resources.
4. The degree of scarcity of resources determines their importance.	5. Circular discussion: Consider Hoyt's four guides to maximum satisfaction. (Cross and Crandall, Management for Modern Families.)
5. Decisions about the uses of one resource affect the use of other resources.	6. Use illustrated talk to compare the cost of time, energy, and money.
6. Resources may be used in many ways but only toward one goal at a time.	7. Use a flan-o-gram to show various resources of an individual. Then through examples show how once a resource is committed to one goal it cannot be used toward another goal.

GENERALIZATIONS	LEARNING EXPERIENCES
7. Awareness of the characteristics of resources facilitates their effective use.	8. Set up an exhibit using a balance to show how the resources need to have a balance.  On each block have a picture or word to represent various resources and show how you use one resource in order to attain or to save others.

Sub Concept C: Interrelationships of Values, Goals, and Standards

Objectives:

1. To explain the interrelationships of values, goals, and standards.
2. To define the types of values, goals, and standards.
3. To recognize the sources of values.
4. To identify ways of dealing with conflicts in goals, values, and standards.
5. To identify ways of cooperating with those who hold different goals, values, and standards.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Values undergird and give shape to goals.	1. Bulletin board: Use clothing articles with labels to show how values "give shape" to goals.
2. When values are consciously identified, they can more easily be translated into goals and then through decision making to realization.	2. Students identify values which they hold. Discuss decisions which might help realize these values.
3. Attitudes help determine goals and the means chosen to attain them.	
4. Skills in use of resources in family management take on varying degrees of importance because of fundamental value differences.	3. Teacher presents case studies for class analysis. 4. Students write stories about families who exhibit certain characteristics because of the value they place on skill in use of resources or some other related value.
5. Values may be classified as aesthetic, religious, theoretical, social, economic, or political.	5. Teacher presents and explains the classification of values. 6. Brainstorm for values to fit each category.

GENERALIZATIONS	LEARNING EXPERIENCES
6. Goals may be classified according to immediacy--long and short term--or priority.	7. Brainstorm for goals that students have. 8. Teacher introduces classification of goals. 9. Students categorize goals according to categories given.
7. Awareness of both minimum and maximum standards facilitates management of resources.	10. Divide into buzz groups to discuss ways in which limited time affects performance of tasks. Choose a reporter to summarize at the end.
8. Only families and individuals can decide goals and values.	11. Students list some personal goals and rank them as to importance.
9. Values grow out of learning experiences in the home, school, and community and are determined or changed by environment, experience, and conscious deliberation.	12. Students present minute dramas depicting situations in which conflict might occur.
10. Values are judged by the values of the one who is judging.	13. Students illustrate values through a written story, a mural, TV, movie, book, or song lyric.
11. Family members often hold conflicting values, goals, and standards.	14. Students recall instances in which members of their own families have had conflicting values, goals, and standards.
12. Cooperation of family members contributes to setting up and reaching family goals.	15. Students present minute dramas showing how family conflicts might be resolved.

Unit Concept II: Applying Management

Sub Concept A: Managing in Multiple Roles

Objectives:

1. To explain the family life cycle in terms of role changes for family members.
2. To identify types of costs and outcomes involved in carrying out multiple roles.
3. To describe the relationship between changes in our society and their influence on roles of family members.
4. To recognize ways to maximize capabilities of family members in the work of the home.

GENERALIZATIONS	LEARNING EXPERIENCES
1. The individual assumes many roles in life, singly and in combination with others.	1. Brainstorm: List the titles for jobs, or roles, household members may have in and out of the home. Give examples of those which may be combined by the same person.
2. Directing the resources of all household members toward homemaking tasks increases the benefits for all.	2. Discuss: Who is a homemaker? What differences are there in the rights and responsibilities of an individual at different stages in the family life cycle?
3. Being aware of sources of help and conditions for reducing physical work contributes to realistic appraisal of methods, ways to control amount of work, and personal costs of doing work.	3. Interview friends or acquaintances to gather opinions about solving the problems of combining homemaking with - a. employment away from home b. formal education c. community activities. Share findings with class. (Teacher may note quality of report with x+, x, x-.)
	4. Find and read articles in current periodicals about managing in multiple roles. Students write a brief summary of the author's main points and a statement of reactions to them.

GENERALIZATIONS	LEARNING EXPERIENCES
	5. Compile a list of suggestions for ways to expedite homemaking tasks. Share the best in a circular discussion.
4. Household tasks may be organized in such a way that human resources are released for other activities.	6. Discuss the meaning of "many hands make light work." Draw conclusions and relate to organizing the work of household members.
5. The need to know more about work and ways to reduce its cost in human resources is accentuated by changes in society and patterns of living.	7. Prepare to discuss trends in current society and how they affect the roles of family members by reading, Managing for Effective Living, Goodyear and Klohr, Second Edition, Chapter 1, "Mid-Century Setting for Personal and Family Management." (Teacher reference: Management in Family Living, Nickell and Dorsey, Fourth Edition, Chapter 1, "Family Life in a Changing World.")

Sub Concept B: Application of Organization Principles: Result of Past Management.

Objectives:

1. To explain the meaning of standard plans in terms of managing homemaking tasks.
2. To summarize the factors in regard to physical arrangements that affect the organization of homemaking tasks.
3. To explain the importance of communicating standards and plans to all family members.
4. To describe methods of communicating standards and plans within the family.

GENERALIZATIONS	LEARNING EXPERIENCES
1. When effective work methods are well learned, they become standing rules which can be used to decrease attention during planning and performing tasks and to decrease the amount of planning that is needed.	1. Discuss: How do standing orders for food delivery, e.g., milk, release time and thought for other activity? How does regular assignment of routine household tasks to family members release time and thought for other activity? 2. Buzz groups: Make up examples of ways in which standing plans contribute to effective management. Report to class. 3. Bulletin board: Show pictures or drawings: "Homemaking--Yesterday and Today."
2. Technological changes in housing supplies, materials, and equipment used in homemaking tasks make a difference in the following: a. Time required to do the task b. Number of operations involved c. Elimination of operations d. Amount of physical work e. Achievement of standards of quality in the product.	4. Collect and share with class some pictures that show differences in homes, kitchens, tools and equipment, etc., from the past, present, and future.

GENERALIZATIONS	LEARNING EXPERIENCES
	5. Prepare displays in school or community to illustrate the following: a. Chemistry Aids the Homemaker (fibers, fabrics, cleaning products, foods, packages, floor materials, etc.). b. Antique Equipment and Tools Used in Homes (irons, churns, cooking pots, etc.).
	6. Make a chalkboard list of technological changes that make a difference in household tasks, e.g.: a. hot and cold piped water b. central heating c. automatic appliances d. permanent press finishes.
3. The work of a household is facilitated by effective communication of standards and plans to household members.	7. View and discuss transparencies: "Identifying and Setting Standards." (3M Company, Catalog No. 15-3544-2)
4. Optimum communication of standards and plans for work contributes to maximum utilization of capabilities of household members.	

Sub Concept C: Work Simplification Applied to Household Tasks

1. Principles of motion economy: rearrange, eliminate, combine, simplify
2. Principles applied to activity of the worker, workplace, and tools, and the product
3. Fatigue and output of work

Objectives:

1. To be willing to find easier ways of working.
2. To list ways of expediting household tasks by applying principles of motion economy.
3. To explain the relationship between the aspects of the job, the characteristics of the workplace and tools, and the capabilities of the worker.
4. To describe the effects of the workplace on the work and the worker.
5. To explain the effect of fatigue on work output.
6. To demonstrate an improved method for a household task.

GENERALIZATIONS	LEARNING EXPERIENCES
1. The interest in finding easier ways of working to obtain desired satisfactions enables one to begin job improvement.	1. Task trials: Groups of three or four students complete a specific task while others observe. (A stopwatch may be used by the teacher secretly.) Discuss methods, time, and standards, e.g.: a. put a pillowcase on a pillow b. tape picture to a larger piece of paper c. make four to six sandwiches.
2. Knowing the effect of different procedures and working conditions on worker input enables the worker to make intelligent choices in efforts to reduce the necessary work to a minimum.	2. Read, using a study guide, Extension Circular 512, Easy Ways, Fitzimmons, Goble, and Minter. Cooperative Extension. 3. Write a paragraph summarizing the benefits of simplifying household work. Teacher evaluates paragraphs with a checklist.

GENERALIZATIONS	LEARNING EXPERIENCES
3. A non-technical motion study technique suitable for application to homemaking tasks consists of the following: a. Listing in order the steps by which the task is now done b. Examining each step in terms of rearranging, eliminating, combining, simplifying.	
4. Characteristics of easy movement include the following: a. Movements should be simultaneous. b. Movements should be symmetrical. c. Movements should be natural. d. Path of the movement should be rhythmical. e. Path of the movement should be habitual.	4. View and discuss selected transparencies from 3M Company catalog No. 15-3526-9, e.g.: a. "Use Both Hands" b. "Use Gravity" c. "Use Rhythmic Actions." 5. Teacher and/or students demonstrate good and poor ways to lift heavy objects. 6. Working in small groups, plan and present a demonstration of a simple household task for which an improved method has been developed. Explain the changes which have been made, e.g.: a. Sorting laundry b. Ironing or pressing c. Dusting furniture d. Loading the dishwasher e. Making a bed f. Unpacking a grocery bag and putting away items g. Washing windows.
5. The characteristics of the work place and the tools that are used in relation to the requirements of the task have a direct impact on the kind and amount of input by the worker.	7. Prepare an exhibit to illustrate a work place and tools which have an obvious bearing on worker input, e.g.: a. Drawings of kitchens that show the work triangle b. Arrangement of work space for ironing.

GENERALIZATIONS	LEARNING EXPERIENCES
6. Considerations in designing the work place are as follows: a. Aspects of the physical design b. Factors external to the work: cost family preferences, housing c. Effects on family members d. Style of living e. Effect on timing of events.	8. Discuss the advantages and disadvantages of placing laundry equipment in the kitchen; locating a study area in the family room; placing the sewing machine in the living room; a one-room efficiency apartment. Draw conclusions about factors to consider in planning a workplace.
7. Component parts of a work center are the work surface, storage, and appliance.	9. Collect magazine pictures of work centers. Mount on notebook paper and write comments about the good and bad features.
8. Deterioration in performance as a result of fatigue is evidenced in many ways.	10. Circular discussion: Recall a time of extreme fatigue and consider the factors which contributed to the fatigue. Make a chalkboard list of these factors.
9. Physiological and psychological fatigue are often interrelated.	11. Discuss: a. What are some signs of fatigue? b. How does fatigue affect one's enthusiasm; motivation; efficiency? c. Which feelings are physiological; psychological?
10. Recognition of signs of fatigue and its effect on work output and satisfactions contributes to effective use of human resources.	12. Use hypothetical situations as examples to assess the signs of fatigue and analyze the effects on work output and satisfactions.

GENERALIZATIONS

LEARNING EXPERIENCES

13. Home Project: Develop and write a description of the following:

    a. A household task done in your home by an improved method and/or
    b. An improved workplace.

    Present the highlights of your project to the class.

14. Review the unit, "Applying Management," in preparation for a test. (Games may be adapted, e.g., bingo for terms; crossword puzzles; Tic Tac Toe for questions and answers.

15. Take an objective type test covering this unit.

Unit Concept III: Managing Expenditures

Sub Concept A: Spending Plans

Objectives:

1. To state in one's own words reasons for having a spending plan.
2. To list and define the parts of a spending plan.
3. To list the categories included in most spending plans.
4. To make a spending plan for a case study family.

GENERALIZATIONS	LEARNING EXPERIENCES
1. A family's knowledge of the goals they wish to achieve and their available resources contributes to effective and realistic budgeting.	1. Students read background information on planned spending.
	2. Opposing panel for questions over above reading: See "Your Guide for Teaching Money Management," Household Finance Corporation, for a suggested list of questions.
2. Values and goals affect the way individuals and families use their money.	3. List personal and family values and goals. Also list how they influence the use of money.
3. The ability to manage money and other resources increases the needs, wants, and goals that can be satisfied with a given income.	4. List advantages of planned spending.
	5. Role play: Use situations that could happen without planned spending.
4. Cooperation of family members contributes to managing and using family resources.	6. Role play: Use situations with family members helping to make the spending plan. Discuss the implications.
5. Resources are limited while wants may be unlimited.	7. Explain how and why resources are limited.
6. The cost of one purchase eliminates the opportunity to buy other goods and services with the same money.	8. Explain how the economic principle of opportunity costs applies to personal and family financial planning.

GENERALIZATIONS	LEARNING EXPERIENCES
7. Money management includes planning, controlling, and evaluating the use of money to obtain the greatest number of needs and wants.	9. Study and discuss budgeting for families with irregular income, families with a double income, and the newly married couple. 10. Students discuss with their parents how much is spent on various items in the family (for students' benefit only). 11. Distribute a list of monthly expenses. Students classify the expenses as fixed or flexible.
8. Management makes it possible to meet the most important and the greatest number of needs and wants through the use of limited resources.	12. Describe steps in setting up a spending plan. 13. Bulletin board: Show the parts of a spending plan and the categories under each part. 14. List the things to consider in evaluating and revising a spending plan. 15. Distribute a case study of a young couple. As a group, class sets up a possible spending plan. Discuss how and why the plan might be changed and revised. 16. Provide case studies of families or allow students to use their own families if they wish to set up a workable spending plan for that family. Case studies that might be used are found in Financing A New Partnership, prepared by the Educational and Consumer Relations Department, J. C. Penny Company.

Sub Concept B: Directing the Transportation Dollar

Objectives:

1. To list factors influencing transportation needs.
2. To list alternatives available for meeting transportation needs and to state the advantages and disadvantages of each alternative.
3. To itemize factors influencing operating cost of the car.
4. To compare advantages and disadvantages of buying a new or used car.
5. To identify factors to consider in buying a car.
6. To compare the need for a car and automotive products in contrast with its probable uses and overall cost of operating, maintaining, and servicing.
7. To summarize the need for and types of car insurance available.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Among the factors influencing the needs for transportation are how the car will be used, the number who will regularly ride, the conditions under which it is driven, importance of prestige and latest model car, money available, and the cost of ownership and operation.	1. Survey class to identify the number of students presently owning cars and number planning to buy cars within the next one and two year periods. 2. Brainstorm for list of factors influencing the family's transportation needs.
2. Resources available influence transportation choices.	3. Survey class to identify available transportation resources in the community. 4. List alternative means of transportation that could be used.
3. Operating costs are related to the age of the car, how the car is equipped, and the use made of the car.	5. Use questionnaire to identify the kinds of operating expenses and the amount spent in each area. 6. Students discuss with their families the amount of auto expenses and what is included.

GENERALIZATIONS	LEARNING EXPERIENCES
4. Knowing the advantages and disadvantages of buying new cars as compared to used cars facilitates decision making.	7. Circular response: Consider advantages and disadvantages of buying new or used cars.
5. "On the lot" test, "on the road" test, and "shop" test influence one's decision on the value of a particular used car.	8. Summarize and report to class articles on buying cars, accessories, and services.
6. In buying a car, decisions are made about price, size, model, make, engines, transmissions, brakes, steering, and extras.	9. Debate: Resolved a new compact car is a better buy than a two year old "luxury" model.
	10. Prepare to discuss guides for "Buying a New Car" and "Shopping for a Used Car," by reading Money Management--Your Automobile Dollar. Household Finance Corporation.
	11. Visit new and used car dealers to discuss with class points to consider in buying a new or used car.
	12. Agree upon an amount to spend on a car. Select the best car for the money on the car lot. Explain choices.
7. Liability, comprehensive, and/or collision insurance offer protection against expenses resulting from an accident.	13. Give background information on car insurance.
8. The financial responsibility law may be satisfied through liability insurance.	14. Insurance agent discusses the need for and types of car insurance available.
9. Institutions financing cars are interested in having that interest protected with collision incurance.	

Sub Concept C: Directing Housing Dollars

Objectives:

1. To identify factors influencing the family's decision to buy or rent.
2. To list financial advantages and disadvantages of home ownership and renting.
3. To identify expenditures related to housing.
4. To interpret the common "rules of thumb" for determining the amount spent for housing.
5. To define terms related to buying, selling, renting and financing housing.
6. To explain the services of real estate agents in housing matters.
7. To distinguish between three types of mortgage loans.
8. To identify the most common lenders of mortgages.
9. To state the ways of reducing cost of credit for financing homes.
10. To discuss the kinds of moving expenses that may occur when changing residence.

GENERALIZATIONS

1. Factors in deciding whether to buyor rent include the following:
   a. Personal and family values
   b. Standards and goals
   c. Amount and stability of income
   d. Residential stability
   e. Family mobility
   f. Stage of family in the life cycle.
2. Other points to consider in renting decisions are the following:
   a. Terms of renting
   b. Duration of lease and means of termination
   c. Services available
   d. Restrictions
   e. Utilities
   f. Maintenance.

LEARNING EXPERIENCES

1. Conduct neighborhood survey of owners' and tenants' opinions of advantages and disadvantages of renting or owning the family dwelling place.
2. Realtor discuss "reasons for renting."
3. Conduct a symposium of resource persons on advantages and disadvantages of owning and renting, leases, and the responsibilities of renters. (Realtor, home owner, manager of rental property.)
4. Interview parents on reasons for owning or renting. List reasons in class.
5. Read and report to class on recent magazine articles on renting.

GENERALIZATIONS	LEARNING EXPERIENCES
3. Rental terms vary greatly with differ landlords in different areas.	6. Score check list for apartment hunters to evaluate an available apartment in the community.
4. Financial advantages of home ownership include building equity, tax deductable interest rates, deductable property taxes, and protection against inflation.	7. Role play: Students portray discussion resulting from renter and landlord not having enough information in lease.
5. Maintenance and repair, financial outlay, and loss of interest on investment are disadvantages of home ownership.	8. Analyze case studies on problems resulting from poorly written leases.
6. Renting neither requires a large amount of money to invest nor has equity accumulated at moving time.	9. Write summary statement concerning factors that would influence choice of owning or renting.
	10. Debate: Home ownership is financially advisable.
	11. Discussion: Itemize costs that are included and costs that are not included in (a) rent and (2) mortgage payment.
7. The financing of housing is an integral part of overall financial management.	12. Interview adults to find out what living expenses are a part of the housing dollar.
8. Total costs for housing include the cost of shelter itself plus the following: a. Cost of maintenance and repair b. Furnishings and equipment c. Household operation d. Property taxes and assessment e. Insurance .	13. Given an example of a family's spending record, determine the proportion that goes for housing cost. (Example should provide opportunity for students to identify and total items that relate to housing.)

GENERALIZATIONS	LEARNING EXPERIENCES
9. "Rules of thumb" may guide the family in planning housing expenditures. a. The price of the home a family buys should not exceed two or two and one-half times the annual income. b. About 25% of the monthly take-home pay can be spent on total housing costs.	14. Discuss some "rules of thumb" that may guide individuals and families in deciding how much of the total income to spend on housing. 15. Apply the "rules of thumb" for housing expenditures to different family incomes. 16. Apply the "rules of thumb" to the amount of income students expect their future family to be earning its first year of marriage.
10. Services of real estate agents include the following: a. Experience writing in advertising b. Screening viewers c. Salesmanship d. Information of correct procedure in completing the sale.	17. Discuss with a realtor the services performed by real estate agents along with the advantages and cost of having a realtor handle the transaction. 18. Finance person fills out with class the forms used in buying a house and itemizes closing costs.
11. Certain procedures and legal documents are used in financing a house. 12. Understanding the terms of the lease contributes to greater satisfaction in the rental situation.	19. Committee visit bank or savings and loan association to obtain a loan for buying a house (one available in community). Tape interview and bring to class. 20. Lawyer discuss the legal steps to be taken in securing living quarters by purchase or rental.
13. Some important transactions involved in purchasing a home are signing the agreement to buy, arranging the financing, and closing. 14. Mortgages enable the homeowner to have the type and amount of space he could not otherwise have for many years.	21. Visit court house to examine deeds, mortgages, and abstracts. Look up papers on parents' homes. 22. Visit county recorder's office to discuss the types of legal papers involved in buying a home. 23. Discuss how long it would take a family to accumulate enough savings to buy a house.

GENERALIZATIONS	LEARNING EXPERIENCES
15. Knowledge of terms used in financing or selling a home facilitates better understanding of the procedure.	24. Define terms related to financing and types of mortgages. 25. Begin a glossary of housing finance terms in notebooks. Use terms in a crossword puzzle.
16. Shopping for a mortgage enables the buyer to make a better choice since the types of loans and requirements of the lenders vary.	26. Class discussion: What are the differences between government backed and conventional loans? 27. Prepare questions to ask a banker about types of mortgages and where to get them. 28. Representative of the local bank or savings and loan company discusses the financing of living quarters. 29. Investigate the financing of a mobile home by reading, interviewing a dealer, or talking to people who own one.
17. To reduce the cost of a home loan, a. the size of the down payment should be as large as possible to keep the amount borrowed to a minimum, b. the term of the loan should be as short as possible to reduce the amount of interest, c. the agency with the lowest charges for credit should be found.	30. Using the overhead projector, teacher presents charts that show the effects on total cost of the home of a. different down payments b. different terms, i.e., ten, fifteen, twenty or twenty-five years. Draw conclusions and make recommendations about cutting down on the cost of a home financed with a mortgage.
18. Shopping for a mortgage enables the buyer to make a better choice since the types of loans and requirements of the lenders vary.	31. Read and prepare to discuss the following: a. What are three types of mortgage loans? b. How do they differ from each other? c. How does one shop for a mortgage? d. What is included in closing costs?

GENERALIZATIONS	LEARNING EXPERIENCES
19. Additional expenses that may occur in moving to another home are as follows: a. Landscaping b. Laundry and kitchen equipment c. Repairs and remodeling d. Moving van cost e. Buying additional furniture and appliances f. Hook up of utilites.	32. Listen to agents from the different finance sources explain how their agency works and the types of mortgages available. 33. Make a chart comparing interest rates, special considerations, advantages, and disadvantages of each source and type of home financing. 34. Opposing panels: Use questions and answers dealing with features of different mortgage types. 35. Investigate and report to class on expenses that may be incurred in moving but may not be covered in the loan.

Sub Concept D: Family Security

Objectives:

1. To recognize the features of the basic types of insurance.
2. To explain in one's own words the principle of "shared risk" in insurance coverage.
3. To recognize the savings and protection characteristics of the basic types of life insurance.
4. To list the advantages and disadvantages of group purchasing plans.
5. To explain the place of social insurance in the total protection plan.
6. To recognize the place of emergency funds in the total protection plan.
7. To describe the role of savings in the total expenditure plan.
8. To explain in one's own words the meanings of words commonly used in investment purchasing.
9. To describe the relationship of safety, liquidity, and growth in investments.
10. To identify possessions which may be used as security for mortgages.
11. To state in one's own words the necessity for estate planning.
12. To list the purposes of a will.
13. To explain the importance of professional guidance in making a will.
14. To identify the social organizations contributing to financial security.

GENERALIZATIONS	LEARNING EXPERIENCES
1. The families' goals for financial security are influenced by the values held by the group and the stage of the life cycle.	1. Divide into groups to analyze case studies from Forum, Fall/ Winter 1969, pp. 6-7. Class discussion similar to chart page 12.
	2. Discuss the meaning of being "insurance poor."
2. Insurance provides protection against probable financial loss and gives priority to those events deemed most damaging.	3. Teacher gives background on insurance.
	4. Students quiz parents on questions to ask resource person.

GENERALIZATIONS	LEARNING EXPERIENCES
3. Insurance coverage, based on the "shared risk" principle, covers varying types of risks.	5. Resource person (insurance agent) discusses types of insurance, family needs, and guidelines for purchasing.
4. Different life insurance policies offer different degrees of saving and protection features.	6. Circular discussion: Summarize most important points covered.
5. Social insurance serves as a basis for planning the families' insurance needs.	7. Have students prepare displays using Social Security Teaching Aids.
	8. View film, The Social Security Story, and hear speaker from local Social Security office.
	9. Consider case studies on social insurance as a basis for families' insurance needs.
6. Insurance provides immediate cash if a contingency occurs, but ties up income if contingency does not arise.	10. Students create hypothetical family situations in which families plan for future needs.
7. Emergency funds enable one to have resources for immediate needs, allowing family to purchase less comprehensive policies.	11. Teacher gives background on savings and investments.
8. Savings and investments are means of deferring present income for future use.	12. Resource person (bank officer) discusses place of savings and investments in family planning.
9. Interest from savings and investments, which contribute to current income, are returns for use of money.	13. Analyze case studies of families in various stages of the life cycle and financial situations relating to choice of safety, growth, and liquidity in investments and savings.
10. Growth, safety and liquidity are important considerations in choosing savings and investments.	

GENERALIZATIONS	LEARNING EXPERIENCES
11. The stage in the life cycle influences the choice of safety, growth, and liquidity in investments.	
12. Durable goods may be used as security for mortgages.	
13. A will expresses one's wishes as to whom property should go, when and in what amounts it should go, how it should be protected, and who should be the executor.	14. Distribute pamphlets, Important Papers, from Purdue Extension, and Your Will: A Plan for the Future, from Consumer Facts series of Credit Union.
14. Professional guidance facilitates the disposition of one's possessions.	15. Group interview resource persons on purposes of estate planning, necessity for wills, value of professional guidance.
	16. Grouppresents information as a panel and answers questions from classmates.
15. Communities help in providing aid for families in need.	17. Brainstorm for types of aid provided by the community. Individuals secure more information to report to the class.

Sub Concept E: Directing the Food Dollar.

Objectives:

1. To state the factors affecting the food budget.
2. To list shopping tips for food purchasing.

GENERALIZATIONS	LEARNING EXPERIENCE
1. The food budget is influenced by family size, nutritional needs, availability of foods, quality desired, and time available for preparation.	1. Brainstorm for factors affecting the family's food budget. 2. View transparencies from 3M, #15-3529-3, "Choice in Buying Practices," "One Important Concern," and "Wants are Influenced."
2. Knowledge of shopping tips enables the consumer to maximize resource use.	3. Individuals read for shopping tips from newspapers and magazines. 4. View transparencies from 3M, #15-3528-3, "Use of Available Guides," "Spending Practices May Affect," "Be Aware of Standards of Quality," "Evaluate Purchases," and "Considering Alternatives." 5. Buzz groups: Find other means of maximizing resource use.

Sub Concept F: Directing the Clothing Dollar

Objectives:

1. To list various wants and needs to be met by clothing.
2. To explain the relationship between quality and purpose for which the garment is bought.
3. To recognize quality workmanship in clothing.
4. To explain the advantages and disadvantages of various methods of payment for clothing.
5. To explain ways of expanding the clothing dollar through proper care.
6. To compare the advantages and disadvantages of home production.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Rational decision making in relation to clothing purchases helps one achieve goals in keeping with resources.	1. Circular response: Identify the goals students hold that influence their clothing purchases.
	2. Use case studies to point out the differences between wants and needs.
2. Among the various points influencing the selection of clothing are values, role in life, socio-economic factors, and the availability of money.	3. Discuss factors that influence selection of clothing. Give examples.
3. Skills in buying clothing enable one to increase the return on his clothing dollar.	4. Read and prepare to discuss Money Management--Your Clothing Dollar, Household Finance Corporation.
	5. Write questions to ask on field trip.
	6. Take field trip to men's clothing store for information on buying men's clothing.
	7. View film from Newsweek magazine on the latest in men's fashion (new film each year).

GENERALIZATIONS	LEARNING EXPERIENCES
4. If an economic point of view were used, the "best" workmanship would be what is needed to enable the article to provide the services for which it was purchased.	8. Discuss the quality of workmanship in clothing construction needed for various activities or garments. 9. Visit a store to find a well constructed garment. Write a paragraph to hand in describing the desirable workmanship found in the garment.
5. The quality of durable construction desired relates to the use of the garment.	
6. The amount of effort or expense required to keep clothing in wearing condition affects the total clothing dollar.	10. Interview families to get an idea of their usual cleaning bills. 11. Use circular response for ways of lowering the amount spent on cleaning garments. 12. Compare time and dollar cost of having the same amount of garments cleaned at coin operated with commercial cleaners. 13. Bring items of clothing that require little special care for display.
7. Garments tend to retain optimum serviceability if given regular and seasonal care.	14. Demonstrate proper ways of hanging up garments. 15. Demonstrate stain removal. 16. Collect items and chart for stain removal kit. 17. Exhibit articles that have been ruined by improper care. (Save articles for a collection to use other years.) 18. Study hang tags for directions on care of garments.

GENERALIZATIONS	LEARNING EXPERIENCES
	19. Home project: Prepare file for storing hangtags and care information.
8. The cost involved in using all resources should be included when considering the home production of clothing.	20. Compare all cost involved in making a specific garment with the cost of a ready-made garment.
	21. Discuss satisfactions involved with home production of garments.

Unit Concept IV: Purchasing Power

Sub Concept A: Sources of Money Income

Objective: To identify the various sources of money income for the family.

GENERALIZATIONS

1. A knowledge of the various sources of money for the family contributes to effective use of available purchasing power.

2. In addition to wages and salaries, families may receive money income from commissions, bonuses, interest from savings accounts, dividends from stocks, rentals from property, royalties, net income from self-employment.

LEARNING EXPERIENCES

1. Bring to class a list of sources (not amounts) of income. Compare and compile into one.

2. Make a glossary of terms, each student researching a definition for discussion by the class. Class group accepts the definition to be put in the glossary.

3. Discuss the following questions:

   a. Which sources of income are current earnings?
   b. Which sources of income are returns from investments?
   c. What variations are there in when and how often the income is received?
   d. What implications are there for managing the various sources of income?

Sub Concept B: Consumer Credit

1. Legislation

   a. Truth-in-Lending
   b. Indiana Consumer Credit Laws

2. Wise Use of Credit

   a. Calculating Cost
   b. Comparing Sources
   c. Establishing and Maintaining a Credit Rating
   d. Pitfalls of Credit
   e. Evaluating Contracts

Objectives:

1. To state in simple terms the features of state and federal legislation regulating consumer credit.
2. To describe the features of the various forms of credit.
3. To state the factors to be considered in calculating costs of credit.
4. To list the steps in establishing a credit rating.
5. To explain the practices that enhance one's credit rating.
6. To identify dangers resulting from misusing credit.
7. To summarize the factors to be considered in evaluating contracts.

GENERALIZATIONS	LEARNING EXPERIENCES
	1. Take a pre-test of objective type items pertaining to consumer credit and its use. Check answers in class and use results as a beginning for cooperative planning of unit.
1. Certain aspects of the consumer credit business are regulated by federal and state laws.	2. Interview bankers, department store credit managers, consumer finance company managers, etc., for information about laws regulating consumer credit. Report to class.
2. A result of the "Truth in Lending" legislation on the federal level is that credit costs in dollar amounts and annual percentage rates must be clearly stated.	

GENERALIZATIONS	LEARNING EXPERIENCES
3. A knowledge of how consumer credit works, its importance to the family as consumers, and its effects on the nation's economy contributes to the wise use of credit.	3. Students in listening teams view film, The Littlest Giant, considering the following key questions: Team 1: How does consumer credit work? Team 2: Why is consumer credit important to the family? Team 3: How does consumer credit affect the nation's economy? (Film is available free from Association Films, Inc., published by National Consumer Finance Association, 1965, 14 minutes, color.)
4. Consumer credit may be a tool in the management of money.	4. Discuss the film. Listening teams report, followed by questions and comments of other class members.
5. A factor in the growth of a mass production economy is the wise use of consumer credit.	5. Make a chalkboard list of different forms of consumer credit. 6. Set up an exhibit or arrange a bulletin board: "Buy Now--Pay Later." Each student or student committee illustrate with examples or simulated drawings of credit cards, charge-plates, statement books, etc.
6. Many forms of consumer credit can be classified in two basic types--sales credit and cash loans.	7. Bring examples of advertising which offers credit. Identify the type of credit. 8. Teacher selects an example from a collection of credit offers and demonstrates the computation of dollar cost and annual interest rate.

GENERALIZATIONS	LEARNING EXPERIENCES
7. Consumers pay for the service of credit.	9. Read: "How to Calculate the Cost of Installment Buying," pages 18-26, Using Installment Credit, Phelps. (Booklets for students' use are available from Educational Division, Commercial Credit Company, Baltimore, Maryland.)
8. A factor in the wise use of credit is knowing its cost.	10. Problem solving: Students compute dollar cost and annual interest rate for different forms of credit using examples found in advertising or hypothetical cases.
	11. Fill in outline while viewing film, The Wise Use of Credit. Suggested outline: a. Definition of consumer credit b. Glossary of terms c. Types of credit d. Guidelines for wise use of credit. (Film is 11 minutes, black and white or color, available from Association Films, Inc., free.)
	12. Discuss the content of the film, with students contributing ideas from and adding to their outlines.
9. Because the costs for credit and the services provided vary with different sources, shopping for credit is important.	13. Buzz groups: Discuss hypothetical situations in which a family is choosing between an installment sales contract, a cash loan from a consumer finance company, and a bank loan. Each group makes a recommendation for the situation it discussed and defends its choice. Present to entire class.

GENERALIZATIONS	LEARNING EXPERIENCES
	14. Read and prepare to discuss: Chapter 7, "Consumer Credit as a Financial Resource," in Your Family and Its Money, by Helen Thal.
10. Consumer credit is available from retail and other stores for sales credit, and from banks, consumer finance companies, credit unions, life insurance policies, pawnbrokers for cash loans.	15. Discuss the following questions: a. What other sources of credit might be investigated by the families in the hypothetical situations discussed previously? b. What advantages and disadvantages do the different sources have? c. Why might a family choose to go to a consumer finance company rather than a bank for a cash loan?
	16. Assignment: Make a list of questions to use in comparing sources of consumer credit.
11. A good credit rating is among a person's valuable possessions because it may contribute to purchasing power.	17. Read and prepare to discuss: Chapter IX, "How to Possess A Good Credit Standing," in Using Installment Credit. (See previous reference to this booklet.)
12. Establishing and maintaining a good credit rating is a sign of trustworthy character and wise use of credit and contributes to one's purchasing power.	18. Discuss the following questions: a. What is a credit rating? b. How does one establish a credit rating? c. What practices preserve a good credit rating?
13. Ways to preserve a good credit rating are (a) buy only what you know you can pay for, and (b) meet obligations promptly.	19. Interview persons who have charge accounts. Find out what questions are asked when one applies for this kind of credit. Report in class. (Teacher may evaluate the report with x+, x, and x-.)

GENERALIZATIONS	LEARNING EXPERIENCES
	20. Write a report on the work of a Credit Bureau, consulting library sources for information. Include facts about the local Bureau, if any. Each student report one idea in a circular discussion. Teacher evaluate written reports with a checklist.
	21. Bulletin board: "The Four C's for Credit." Use drawings and/or pictures to illustrate character, capacity, capital, and common sense.
14. A knowledge of the dangers in misusing credit contributes to the effectiveness of credit as a money management tool.	22. Buzz groups: Discuss case studies or hypothetical situations which illustrate poor use of credit. Identify the practices or incidents that contributed to the problem. Report to class.
	23. Discuss the following questions: a. What recommendations could be made to prevent or alleviate the situations? b. How can the misuse of credit be avoided?
	24. Compose a list of ___ Commandments for Using Credit. Compare lists in class and compile a list which incorporates the best ideas.
	25. Debate: Resolved--Easy credit leads to money problems.
15. Comprehension of and agreement with the terms of a contract for installment credit or cash loan before signing contribute to wise use of credit.	26. Role play: Plan and present situations in which good and poor practices with contracts for credit are portrayed.

GENERALIZATIONS	LEARNING EXPERIENCES
	27. Discuss the scenes by identifying the good and poor practices, e.g.: a. refusing to sign a contract that is not explained satisfactorily, b. signing a contract that is not completely filled in, and c. being afraid to ask questions.
	28. Resource person (lawyer, family counselor, credit manager, or representative of Credit Bureau) speaks to the class on some aspect of the use of consumer credit.
	29. Opposing panels: Review presentation by resource person during next class meeting.

Sub Concept C: Using Human Resources to Increase Purchasing Power

1. Home production
2. Buying skills
3. Increasing satisfactions from resources

Objectives:

1. To explain the relationship between the use of money and the use of human resources.
2. To describe ways in which the use of human resources may influence the use of money.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Purchasing power may be increased by utilizing human resources in home production, skillful buying, and increasing satisfactions from purchased goods and services.	1. Home Project: Keep careful records of time and materials cost of making a garment or a food product or curtains for a room or ?. Compare with estimated shopping time and price of a similar product available for purchase. State conclusions in a written paragraph.

Unit Concept V: Influences on Consumer Decisions

Sub Concept A: Business and Consumer Roles in Advertising.

Objectives:

1. To define the roles of advertising for the consumer.
2. To define the roles of advertising for business.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Price, vanity, status, and the need to belong to a group contribute to emotional appeal.	1. Introduce advertising with transparencies such as 3M, Catalog No. 15-3534-3. 2. Brainstorm: Identify the drives to which advertisements try to appeal. 3. Bulletin board: Point out the many ways people are exposed to advertising appeals.
2. Businesses use advertising to promote new products, increase use of existing products, gain brand name identification, and stimulate sales.	4. Panel discussion: Consider the various aspects of advertising. Member 1 discuss the following benefits: a. Better merchandise at lower prices b. Provides consumer information. Member 2 discuss the following benefits: a. Serves the public b. Maintains high standards of production. c. Pays for much of our means of mass communications. Member 3 discuss the following problems: a. Deceptive wording b. Misleading descriptions and other types of unethical advertising.

GENERALIZATIONS	LEARNING EXPERIENCES
	4. (continued) Member 4 discuss the psychology of advertising which appeals to security, warmth, safety, and belongingness. (Reference material may be found in Consumer Economic Problems, 7th edition, Wilson-Foster.)
3. Advertising promotes the selling of goods.	
4. Advertising is a method to stimulate demands and add to sales, consumption, investment, production jobs, mass production, and profits.	
5. Advertising enables one to increase consumer information.	5. Exhibit: Show products with labels. Students hunt--with the aid of a checklist--for the information required and voluntarily printed on labels.
6. To establish a trade name, slogan, or product image is one of the seller's major functions.	6. Recall how various products have changed ads and slogans to create a brand image. 7. Circular discussion: Tell how new or old products have used slogans to develop a trade name or a product image.
7. The ability to analyze advertisements aids the consumer in making educated decisions.	8. Skit: Show careful analysis of a product/service and its advertisements and a very careless method of selecting a product/service.

GENERALIZATIONS	LEARNING EXPERIENCES
	9. Illustrated talk on hints for analyzing advertisements: Include the following: a. Keep abreast of continuing new products, services and improvements. b. Learn to recognize brand names. c. Look for statements indicating quality. e. Learn to ignore absurd or meaningless statements. f. Evaluate testimonials used. g. Look for standards and specifications. h. Develop a pattern for analyzing ads.
	10. Bring in advertisements for a product of class interest and discuss the quality of the information found.
8. Advertising provides consumers with many indirect benefits.	11. Brainstorm to discover the many benefits of advertising for the advertiser and the consumer.
	12. Summary: a. Panel discuss advertising as an expensive or inexpensive form of (1) salesmanship, and (2) gaining information. b. Panel discuss the following question: If advertising had not been used extensively in the past 25 years, would the cost of cars, electric lights and vacuum cleaners be higher, lower, or about the same? c. Debate: "Advertising is necessary to sell a product."

Sub Concept B: Aids To The Consumer.

Objectives:

1. To list governmental aids to the consumer.
2. To list non-governmental aids to the consumer.
3. To explain how the consumer may utilize available aids.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Governmental agencies assist and help protect the consumer.	1. Skit: Show a confused shopper trying to decide which product to buy and another studying various bulletins and deciding ahead of time which to buy.
	2. Listen to a debate team discuss the following: "Resolved that fair-trade laws should be more strongly enforced."
2. Non-governmental agencies aid the consumer in finding information.	3. Use a flan-o-gram to illustrate a talk on consumer protection by private agencies.
3. The use of governmental and non-governmental agencies influences consumer decisions.	4. Individual reports: Include the following: Better Business Bureau Chamber of Commerce Credit Bureau Consumer Union Federal Drug Administration Federal Trade Commission United States Department of Agriculture. Each student tell how the agency is structured, what services it provides for the consumer and for the businessman, and any publications available for the use of the consumer or regulations/ laws protecting the consumer or businessman.

GENERALIZATIONS	LEARNING EXPERIENCES
4. Consumer-directed agencies enable one to increase buying knowledge.	5. Resource person talks on private agencies in the local area that work to protect and inform the consumer.
5. Business-oriented agencies help promote the confidence of the consumer in the participating businesses.	6. Read the advertiser's code of American Business and discuss its merits for consumers. (This code may be received from Better Business Bureau, Inc., Advertisers Association of the West, or Advertisers Federation of America.)

Sub Concept C: Customer Rights and Responsibilities

Objectives:

1. To define customer ethics.
2. To explain the power of the consumer purchase.
3. To list methods of expressing satisfaction or dissatisfaction in the market place.
4. To explain labels as used by customers and the businessmen.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Customer ethics include shopping etiquette toward sales personnel, other shoppers, business concerns and the merchandise.	1. Circular discussion: Consider customer buying ethics from the viewpoint of (a) the customer, and (b) the businessmen. 2. Bulletin board: Exhibit good customer ethics. Explain why each is important for the business and for the customer.
2. Marketing decisions are influenced by customer purchases, letters, or word of mouth.	3. Resource person: Store Manager discusses how manufacturers decide whether to retain or discard a product line. 4. Write one letter to a company or store manager expressing satisfaction in a product or service. 5. Write one letter to a company or store manager expressing dissatisfaction in a product or service.
3. Consumers have responsibilities to plan their spending, locate and use available information about selecting goods or services, read and follow manufacturers' instructions, and make needs and wants known to the businessmen.	6. Students decide the responsibility of the consumer found in various situations such as the following: a. Shoes just purchased did not match. b. Unordered merchandise was received. c. A product proved unsatisfactory.

GENERALIZATIONS	LEARNING EXPERIENCES
	7. Students answer questions about short case studies which present possible situations in which customer and businessmen will need further communication. (An example may be found on page 56 of Student Activity Guide for Consumer Economics, Wilhelm, Heimerl, Jellery, third edition.)
4. Businessmen have responsibilities to protect the consumer against products or services which may endanger health, to provide information about their goods or services and to guard against misrepresentation, dishonesty and fraud.	8. Each student write a short paper on the responsibilities of the businessmen. 9. Compile a list of these responsibilities and discuss how these affect the consumer.
5. Businessmen's rights lead to customer responsibilities.	10. Brainstorm for identification of the responsibilities of the customer. Discuss how these responsibilities are interrelated. (Hints may be found in Your Shopping Dollar, Household Finance Corporation booklet.)
6. Labels provide helpful information at the point of purchase.	11. Circular discussion: Consider how labels would be advantageous over advertisements and sales clerks.
7. Some product labels are required by law to tell the consumer what he needs to know about the identity, contents, and use of a product.	12. Investigate and find what information is required by law on labels for various goods, such as cosmetics, appliances, and food. (Use section in text on laws for the consumer.)
8. Knowledge of labeling terms aids in making wise decisions.	13. Use a study sheet on terms to discuss several labels in class.

GENERALIZATIONS	LEARNING EXPERIENCES
	14. Play "Hollywood Squares." Evaluate students' knowledge of labeling information.
9. Informative labels and ratings published by research groups can be helpful buying guides.	15. Study published consumer's guides which have articles on durability, economy, etc. (Consumer Bulletin and Consumer Reports are two sources.)
	16. Design an informative label for a suit considering points covered in this suit.

Sub Concept D: Social Factors Influencing Consumer Decisions.

Objectives:

1. To explain how social factors influence consumer decisions.

GENERALIZATIONS	LEARNING EXPERIENCES
1. Social factors which influence consumer decisions include status, pride, fashion, community attitude, occupation, etc.	1. Socio-drama: Set up examples to show how the various social factors influence consumer decisions. 2. Use hypothetical case studies. Teacher points out how social factors influence consumer decisions. 3. Use listening teams to find specific factors. Discuss how these factors hold different weights of importance to the people involved, which affect the decisions of that person or group.